

HOW TO USE THE AUTOMATIC ASSET RESTRUCTURE PROCESS



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On Your Side[®]

Welcome to the automatic asset restructure process. The following pages will help you understand what asset restructuring is, why you may want to do it and everything you need to know to set it up. Here's how it works.

What is automatic asset rebalancing?

A plan feature that automatically adjusts the funds in your account to fit your allocation preferences.

Why would you want to use it?

Over time, some funds in your retirement account may increase or decrease in value faster than others. If you want to keep the same balance of fund types in your account, then you may need to rebalance. (You can also rebalance if you see a new fund that you'd like to invest in.)

Please note: investing involves market risk, including possible loss of principal, and there's no guarantee that investment objectives will be achieved through asset allocation or diversification.

Let's get started.

STEPS:

- 1 Go to: nationwide.com/login
- 2 Log in: using your Username and Password

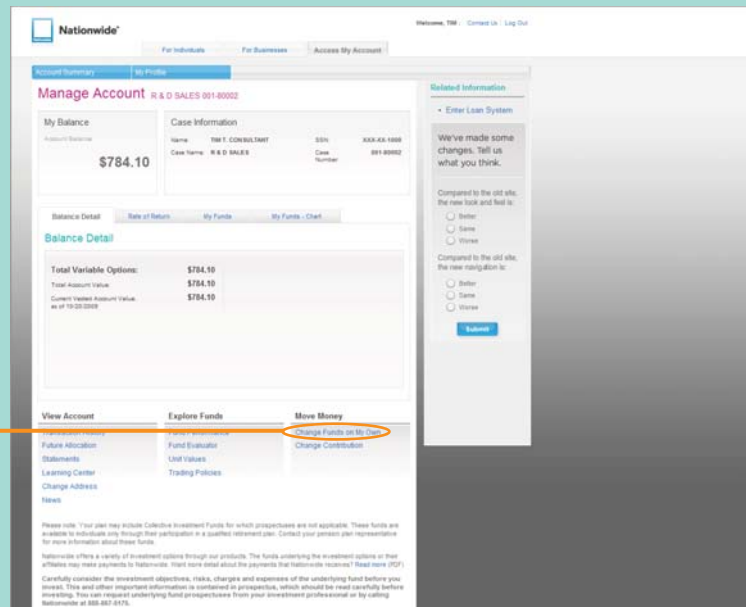
The screenshot shows the login page for Nationwide Insurance & Investments. The title is "Login for Insurance & Investments". There are two input fields: "Username:" and "Password:". Below the password field is a "Log in" button. To the right of the input fields are links for "Forgot username?" and "Forgot password?". On the left side, there is a section "Login to manage your:" with a list of services: Annuity, Insurance, and Retirement(401K/403b). Below this is a link "Log in to Other Services". At the bottom, there are three promotional boxes: "We value your privacy and security", "Ready for Retirement? Use our RetirAbility Check® to find out how financially prepared you are.", and "Go Green, Go Paperless Log in and go to your profile to switch to email today." On the right side, there is a "Need help?" section with a phone number and a "Service" section with hours for Insurance, Life Insurance, and Retirement Plans.

The screenshot shows the account summary page for Nationwide. The header includes the Nationwide logo and "On Your Side". There are tabs for "For Individuals", "For Businesses", and "Access My Account". Below the tabs are "Account Summary" and "My Profile" tabs. The main content area is titled "Account Summary" and includes a link "Don't see all your accounts? | demoacct@nationwide.com". There is a section for "Investments" with a sub-section for "R & D SALES (001-80002)". Below this, it shows "Account balance (as of 10/19/2009): \$790.01". A "Manage Account" button is located to the right of the account information.

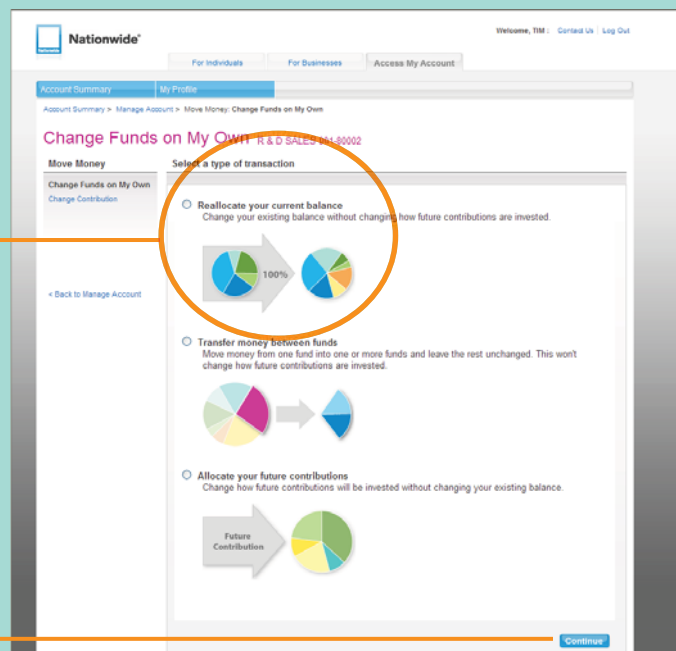
- 3 Click: Manage Account

STEPS:

4 Select: Change Funds on My Own



5 Select: Reallocate your current balance



6 Click: Continue

If you already have an automated asset restructure in place, the screen below will appear. To cancel your current restructure;

Click: Delete all pending automated asset restructures

Click: Submit

You'll need to confirm this option on the next page by selecting "Yes," and "Submit." You'll now be able to set up a new automated asset restructure.

STEPS:

7a **Click:** Delete all pending automated asset restructures

The screenshot shows the Nationwide website interface for managing an Automated Asset Restructure (AAR). The page title is "Reallocate Balance" for account R & D SALES 001-80002. Under "Automated Asset Restructure (AAR) Details", the frequency is set to "Quarterly" and the date of the next AAR is "10/21/2009". A table lists the fund allocation: "Chrt Gbl AltrnatEnrgy A ‡" at 100%, with a total of 100%. In the "AAR Options" section, the user is prompted to "Choose one of the following options:", and the option "Delete all pending automated asset restructures" is selected and circled in red. A "Submit" button is located below the options. The footer contains copyright information for Nationwide Mutual Insurance Company and logos for Nationwide and TRUSTe.

7b **Click:** Submit

If you don't have an automated asset restructure in place, the screen below will appear. Scroll down this screen and enter the exact percentages for each new fund.

STEPS:

7c

Scroll down: Enter the exact percentages for each new fund

The screenshot shows the 'Reallocate Balance' page on the Nationwide website. The page title is 'Reallocate Balance' with the account number 'R & D SALES 011 80002'. Below the title, there are instructions for using the automated asset restructuring feature. A table titled 'Available Investment Option' is displayed with columns for 'Current Percent' and 'New Percent'. The 'New Percent' column contains input fields for each fund. An orange circle highlights the input field for 'AM Divinc A 2'.

Available Investment Option	Current Percent	New Percent
AM Divinc A 2		0 %
AM Divinc Intl 2		0 %
AM Glob RealEst A 2		0 %
AM Intl Gr A 2		0 %
AM S&P Eq A 2		0 %
Ardent Divd Mkt A 2		0 %
Ardent Intl Eq A		0 %
Ardent Optim Alloc Gr A 2		0 %
Ardent US Eq A		0 %

7d

Click: Continue

The screenshot shows the bottom portion of the 'Reallocate Balance' page. It includes a section titled 'Additional funds are available' with a search bar and a 'Go' button. Below this, there are 'Cancel' and 'Clear entries' buttons, followed by a 'Continue' button. A blue arrow points to the 'Continue' button. At the bottom, there is a disclaimer about trading restrictions and fees.

Next, you'll see the question "Would you like the investment options you chose to automatically restructure in the future?"

Click: "Yes, please set up automated asset restructuring" if you would like your future contributions to match the reallocation percentages you entered

Click: Continue

If you would like to set up this asset restructure for one time only, click "No, this should be a one-time asset restructure" and then "Continue." You'll have to re-enter any future allocations.

STEPS:

8

Click: Yes, please set up automated asset restructuring
or
No, this should be a one-time asset restructure

Nationwide

For Individuals For Businesses Access My Account

Account Summary My Profile

Account Summary > Manage Account > Reallocate Balance

Reallocate Balance R & D SALES 001-80002

1. choose investment options 2. review and setup optional AAR 3. print confirmation

This request to reallocate your current balance must be submitted by the close of the New York Stock Exchange to receive today's closing value. Otherwise, your transaction will be effective the next business day the NYSE is open.

Investment Option	Allocation Percent
AIM Cap Devl Inst ‡	50%
AIM Dynmc A ‡	25%
AIM Dynmc Inst ‡	25%
Total:	100%

Cancel

Would you like the investment options you chose to automatically restructure in the future?

No, this should be a one-time asset restructure

Yes, please set up automated asset restructuring

Continue

9

Click: Continue

The screen below appears if you selected **No, this should be a one-time asset restructure.**

Please print a copy of this page for your records.

STEPS:

10 Print a copy for your records

Nationwide

For Individuals For Businesses Access My Account

Account Summary My Profile

Account Summary > Manage Account > Reallocate Balance

Reallocate Balance R & D SALES 001-80002

1. choose investment options 2. review and setup optional AAR 3. print confirmation

Confirmation of Change

Your request to reallocate your current balance has been accepted. This request will be processed unless you cancel it before the close of the New York Stock Exchange on the effective date shown below.

Keep in mind that if you have automatic rebalancing on your account, this transaction could be overridden when your account is rebalanced.

Please print a copy of this page for your records.

Effective Date	10/21/2009
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Investment Option	Percent
AIM Cap Devl Inst †	50%
AIM Dynmc A †	25%
AIM Dynmc Inst †	25%
Total:	100%

Do you also want your future contributions to be allocated as shown above?

You have just restructured your current investments. Would you like your future investment allocations to match the funds and percentages listed? Select **Yes** or **No**, then click **Continue**.

Yes

No, thanks. Go to my Balance Detail page

Continue

11 Click: Continue

If you selected **Yes, please set up automated asset restructuring**, choose the frequency you'd like the rebalancing to occur and

Click: Submit

STEPS:

12 Choose your desired frequency

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For Individuals For Businesses Access My Account

Account Summary My Profile

Account Summary > Manage Account > Reallocate Balance

Reallocate Balance R & D SALES 001-80002

1. choose investment options 2. review and setup optional AAR 3. print confirmation

Set Up Automated Asset Restructuring (AAR)

Choose the frequency of your restructure, then click **submit**

Select one of the following options:

- Quarterly (every 90 days)
- Semi-annually (every 182 days)
- Annually (every 365 days)

Cancel Submit

13 Click: Submit

The next screen is your confirmation screen. Just print a copy for your records.

STEPS:

14 Print confirmation screen

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For Individuals For Businesses Access My Account

Account Summary My Profile
Account Summary > Manage Account >

Reallocate Balance R & D SALES 001-80002

1. choose investment options 2. review and setup optional AAR 3. print confirmation

Automated Asset Restructuring(AAR) confirmation

You have chosen automated asset restructuring on a **quarterly** basis.
Your first automatic asset restructure is scheduled for October 21, 2009.
Please print a copy of this page for your records.

Automated Asset Restructuring(AAR) Details

Frequency	Date of Next AAR
Quarterly	10/21/2009

Fund Name	Percentage
AIM Cap Devl Inst ‡	50%
AIM Dynmc A ‡	25%
AIM Dynmc Inst ‡	25%
Total:	100%

[Go to my Balance Detail page](#)

Do you also want your future contributions to be allocated as shown above?
You have just restructured your current investments. Would you like your future investment allocations to match the funds and percentages listed? Select **Yes** or **No**, then click **Continue**.

Yes
 No, thanks. Go to my **Balance Detail page**

Congratulations!
You're done!

**If you have any questions
about setting up your
account, call 1-888-867-5175.**

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



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The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, FSB, a division of Nationwide Bank. Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

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