

Self-directed Brokerage Account

It's easy to access additional investment options

In addition to the investment options offered as the core part of your plan, your plan sponsor has elected to make a self-directed brokerage option available to you. This option will allow you more opportunities to make your own decisions, generate your own stock ideas and pursue your own investment strategies.

It is important to understand that a self-directed brokerage account represents a high-risk investment option as part of a retirement plan and may require more careful consideration than other investment options available in your plan.

You should evaluate your entire investment portfolio when making decisions and understand that investments in a retirement plan are designed as long-term investments. Be aware that investments in your self-directed brokerage account will cost you more in fees and these costs could diminish your investment returns. Investing for your retirement is a serious responsibility and you should carefully consider your goals and investment choices.

Establishing your self-directed brokerage account

In order to establish your self-directed brokerage account, you will need to complete and return a TD Ameritrade Corporate Services account application.

If you have established access to your retirement plan account through the Nationwide Investor Service Center, you can link to the TD Ameritrade Corporate Services account application.

Follow these five easy steps:

- 1** Access your account through nationwide.com.
- 2** Once you access your account with your User Name and Password, go to the "Balance Detail" tab.
- 3** Click on the link found at the bottom of the screen "Click here to establish your self-directed brokerage account."
- 4** Read and keep the TD Ameritrade Corporate Services Agreement and Privacy Statement.
- 5** Print and complete the account application, and follow the instructions for submission to TD Ameritrade Corporate Services. Be sure to include the Plan ID provided on this Web page. If you cannot locate your Plan ID, please call the Nationwide Customer Service Center at 1-888-867-5175. You may also call TD Ameritrade Corporate Services at 1-866-766-4015 to obtain an application.

Your account will be available through the Nationwide Investor Service Center in approximately two business days after TD Ameritrade Corporate Services has completed your account set up.

After you have established your account with TD Ameritrade Corporate Services, a welcome kit will be mailed to you outlining additional features and restrictions regarding your self-directed brokerage account. Please read this information carefully before investing any money in this option. In addition, your User Name and PIN for your TD Ameritrade Corporate Services account will be mailed to you.

Access the "Move Money" tab of your Nationwide account to exchange assets from your core Nationwide investments to the self-directed brokerage option. Assets should appear in your TD Ameritrade Corporate Services account within two business days. At that time, you can log on to your TD Ameritrade Corporate Services account with your ID and PIN to reach these additional investment options.