



Entity: 0039385
 October 1, 2016 - December 31, 2016

ALLAN MCDONALD
 ACCT II
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 SHELBY TOWNSHIP MI 48316-3556

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Activity at a Glance

Balance as of 10-01-16	457(b) Plan
Contributions/Transfers In*	\$17,202,621.73
Gain/Loss/Interest	\$282,423.04
Withdrawals/Transfers Out**	\$244,874.80
Charges/Fees	-\$243,491.13
Balance as of 12-31-16	\$17,480,190.87
Self Directed Option balance	-\$6,237.57
	\$873,088.08

*Including, but not limited to, Employee and Employer Contributions, Rollovers and Transfers In.

**Including, but not limited to, Rollovers and Transfers Out, Partial and Lump Sum Payments.

This statement represents an aggregate of the values of active accounts for those plan participants receiving a statement for this reporting period. Values reported above represent current period totals for those participants.

Investment Option Summary - October 1, 2016 to December 31, 2016

Unit Value is as of 12/31/2016

<u>Investment Option</u>	<u>Ending Price</u>	<u>Units</u>	<u>Value</u>
457(b) Plan			
AmCent Gr Inv	15.0061	4,264.8610	\$63,998.72
AmCent Val Inv	3.6458	71,721.4637	\$261,483.30
AmFds Gr Fd Am A	14.8492	26,407.1791	\$392,124.93
AmFds Inc Fd Am A	8.0406	14,890.2427	\$119,725.86
AmFds New Wld R4	1.0463	100,787.2416	\$105,458.48
CohenStrs RealEst Sec A	1.0223	127,557.1318	\$130,399.70
Drey S P 500 Indx	3.0887	10,961.0337	\$33,855.35
Fed US GovtSec 2 5 Yr Inst	2.0873	46,890.3936	\$97,876.10
Fid Contra	10.4486	66,312.0238	\$692,868.68
Fixed Assets			\$515,951.29
Invsco Gr Inc A	2.7364	259,660.1158	\$710,544.92
Invsco Intl Gr R5	1.2728	167,001.7095	\$212,552.66
JPM MidCap Value A	3.0615	82,534.4343	\$252,677.12
MFS Intl Val R3	1.0672	300,404.3128	\$320,582.29
Mrlly Stbl Val Rtrmt DCVA	1.5235	224.3461	\$341.80
NW BD INDX A	1.6930	127,691.9763	\$216,179.08
NW Dest 2025 Inst Svc	1.3882	28,968.9267	\$40,215.26
NW Dest 2030 Inst Svc	1.4163	175,579.1246	\$248,670.97
NW Dest 2035 Inst Svc	1.4400	73,094.7753	\$105,255.77
NW Dest 2040 Inst Svc	1.4279	264.4669	\$377.62
NW Dest 2045 Inst Svc	1.4456	2,975.1633	\$4,300.76
NW Dest 2050 Inst Svc	1.4511	66,827.0248	\$96,973.05
NW Dest 2055 Inst Svc	1.6147	50,938.5668	\$82,248.50
NW Dest 2060 Inst Svc	1.0280	1,099.2090	\$1,130.03
NW Fd Inst Svc	49.8542	4,079.3498	\$203,372.86
NW HM Bd Inst Svc	1.0436	340,587.5172	\$355,452.84
NW INTL INDX A	1.5339	32,195.2200	\$49,384.63
NW Inv Dest Aggr Svc	2.1024	167,363.1721	\$351,858.89
NW Inv Dest Cnsv Svc	1.5877	8,037.4310	\$12,760.63

Statement Details

Investment Option Summary (continued)

Investment Option	Ending Price	Units	Value
NW Inv Dest Mod Aggr Svc	2.0491	48,469.2495	\$99,319.66
NW Inv Dest Mod Cnsv Svc	1.7819	83,935.7150	\$149,569.02
NW Inv Dest Mod Svc	1.9022	260,863.7303	\$496,205.45
NW LgCap Gr	1.6348	90,532.0888	\$148,000.04
NW MDCAP MKT INDX A	3.4188	57,188.8053	\$195,516.66
NW Mny Mkt Prm	3.8427	24,998.9682	\$96,064.23
NW NVIT Mult Mgr Sm Co I	4.6492	13,789.8666	\$64,112.38
NW S P 500 Indx Inst Svc	2.3308	112,281.3926	\$261,707.84
NW SMCAP INDX A	2.9756	40,917.4542	\$121,753.59
NW Sm Co Gr Inst Svc	1.8965	141,538.0798	\$268,421.09
NW US SmCap Val Inst Svc	2.0647	110,724.0241	\$228,607.07
Nationwide Fixed Account			\$7,174,590.71
NeuBer Genesis Tr	4.0055	89,608.6406	\$358,927.40
NeuBer Soc Resp Inv	2.4051	74,583.2306	\$179,382.27
Opp Glbl A	3.8321	105,837.5970	\$405,582.70
PIMCO Forgn BdUS Dlr Hdg A	1.0312	190,984.1298	\$196,941.00
PIMCO Ttl Rtn A	2.0590	209,209.3819	\$430,763.51
TRowePr Gr Stk Adv	2.4649	125,458.5357	\$309,243.88
W&R Advisor High Income Y	2.7012	147,402.8820	\$398,161.80
WF Disc Admn	1.6658	131,288.6757	\$218,698.48
TOTAL			\$17,480,190.87

Participant Account Values by Investment Option - October 1, 2016 to December 31, 2016

457(b) Plan (0039385001)	Beginning Balance	Contributions/ Transfers In	Exchanges	Withdrawals/ Transfers Out	Charges/ Credits/Fees	Gain/Loss/ Interest	Ending Balance
AmCent Gr Inv	\$87,282.60	\$225.61	\$0.00	-\$22,514.79	\$0.00	-\$994.70	\$63,998.72
AmCent Val Inv	\$244,085.50	\$1,520.89	\$8,180.09	-\$9,824.29	-\$362.65	\$17,883.76	\$261,483.30
AmFds Gr Fd Am A	\$387,849.75	\$4,000.98	-\$7.44	-\$5,135.08	\$0.00	\$5,416.72	\$392,124.93
AmFds Inc Fd Am A	\$118,668.70	\$1,717.00	-\$2,372.91	\$0.00	\$0.00	\$1,713.07	\$119,725.86
AmFds New Wld R4	\$0.00	\$437.47	\$105,855.25	-\$55.17	-\$0.08	-\$778.99	\$105,458.48
CohenStrs RealEst Sec A	\$0.00	\$512.29	\$124,849.34	-\$69.89	-\$0.10	\$5,108.06	\$130,399.70
Drey App	\$12,200.08	\$0.00	-\$12,128.46	\$0.00	\$0.00	-\$71.62	\$0.00
Drey S P 500 Indx	\$38,711.95	\$328.00	-\$4,015.68	-\$2,388.82	\$0.00	\$1,219.90	\$33,855.35
Fed US GovtSec 2 5 Yr Inst	\$100,147.14	\$37,275.92	\$0.00	-\$37,446.36	\$0.00	-\$2,100.60	\$97,876.10
Fid Contra	\$742,951.52	\$3,697.16	-\$41,967.14	-\$5,669.12	-\$254.97	-\$5,888.77	\$692,868.68
Fixed Assets	\$474,122.84	\$1,293.10	\$37,413.31	-\$123.22	-\$1,005.11	\$4,250.37	\$515,951.29
Invsco Gr Inc A	\$645,725.88	\$2,777.39	-\$3,597.20	-\$2,719.29	-\$261.34	\$68,619.48	\$710,544.92
Invsco Intl Gr R5	\$289,184.53	\$2,793.89	-\$63,213.18	-\$3,808.51	-\$398.52	-\$12,005.55	\$212,552.66
JPM MidCap Value A	\$250,691.24	\$2,348.47	-\$1,821.41	-\$9,302.12	-\$7.46	\$10,768.40	\$252,677.12
MFS Intl Val R3	\$336,957.01	\$2,052.29	\$1,363.97	-\$165.90	-\$582.40	-\$19,042.68	\$320,582.29
Mrlly Stbl Val Rtrmt DCVA	\$341.27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.53	\$341.80
NW BD INDX A	\$215,042.63	\$545.46	\$17,540.61	-\$9,363.34	-\$409.90	-\$7,176.38	\$216,179.08
NW Dest 2025 Inst Svc	\$36,682.55	\$2,975.00	\$0.00	\$0.00	\$0.00	\$557.71	\$40,215.26
NW Dest 2030 Inst Svc	\$242,032.21	\$1,857.73	\$0.00	\$0.00	\$0.00	\$4,781.03	\$248,670.97
NW Dest 2035 Inst Svc	\$98,177.00	\$4,700.00	\$0.00	\$0.00	\$0.00	\$2,378.77	\$105,255.77
NW Dest 2040 Inst Svc	\$368.62	\$0.00	\$0.00	\$0.00	\$0.00	\$9.00	\$377.62
NW Dest 2045 Inst Svc	\$4,185.25	\$0.00	\$0.00	\$0.00	\$0.00	\$115.51	\$4,300.76
NW Dest 2050 Inst Svc	\$91,583.61	\$1,938.51	\$700.44	\$0.00	\$0.00	\$2,750.49	\$96,973.05
NW Dest 2055 Inst Svc	\$72,900.17	\$7,031.50	\$0.00	\$0.00	\$0.00	\$2,316.83	\$82,248.50
NW Dest 2060 Inst Svc	\$398.73	\$700.00	\$0.00	\$0.00	\$0.00	\$31.30	\$1,130.03
NW Fd Inst Svc	\$257,358.58	\$1,382.31	-\$55,498.14	-\$5,362.77	-\$533.50	\$6,026.38	\$203,372.86
NW HM Bd Inst Svc	\$289,658.03	\$1,028.58	\$73,029.50	-\$153.02	-\$546.49	-\$7,563.76	\$355,452.84
NW INTL INDX A	\$50,198.10	\$150.50	\$0.00	-\$105.97	\$0.00	-\$858.00	\$49,384.63
NW Inv Dest Aggr Svc	\$356,249.52	\$7,605.00	-\$20,140.84	\$0.00	-\$2.66	\$8,147.87	\$351,858.89
NW Inv Dest Cnsv Svc	\$12,812.06	\$0.00	\$0.00	\$0.00	\$0.00	-\$51.43	\$12,760.63
NW Inv Dest Mod Aggr Svc	\$95,258.64	\$2,257.50	\$0.00	\$0.00	-\$1.02	\$1,804.54	\$99,319.66
NW Inv Dest Mod Cnsv Svc	\$146,290.19	\$2,622.69	\$0.00	\$0.00	-\$2.30	\$658.44	\$149,569.02
NW Inv Dest Mod Svc	\$434,279.15	\$56,359.13	-\$300.00	\$0.00	\$0.00	\$5,867.17	\$496,205.45
NW LgCap Gr	\$165,527.01	\$1,475.67	\$1,110.41	-\$18,622.70	\$0.00	-\$1,490.35	\$148,000.04
NW MDCAP MKT INDX A	\$171,612.16	\$2,583.68	\$8,656.37	-\$13.88	-\$28.51	\$12,706.84	\$195,516.66
NW Mny Mkt Prm	\$108,443.34	\$5,062.00	\$0.00	-\$17,243.69	-\$53.52	-\$143.90	\$96,064.23
NW NVIT Mult Mgr Sm Co I	\$58,801.05	\$457.73	-\$933.70	\$0.00	\$0.00	\$5,787.30	\$64,112.38
NW S P 500 Indx Inst Svc	\$304,637.99	\$2,717.91	-\$53,083.10	-\$142.75	-\$355.18	\$7,932.97	\$261,707.84
NW SMCAP INDX A	\$118,081.09	\$1,878.67	-\$7,906.75	-\$211.86	\$0.00	\$9,912.44	\$121,753.59
NW Sm Co Gr Inst Svc	\$268,754.16	\$1,749.50	-\$131.94	-\$272.44	\$0.00	-\$1,678.19	\$268,421.09
NW US SmCap Val Inst Svc	\$209,919.95	\$1,672.75	-\$10,260.43	-\$69.32	-\$207.65	\$27,551.77	\$228,607.07
Nationwide Fixed Account	\$7,060,393.94	\$90,429.26	\$31,809.64	-\$69,583.65	-\$71.49	\$61,613.01	\$7,174,590.71
NeuBer Genesis Tr	\$343,370.60	\$2,576.42	-\$5,750.18	-\$5,378.74	-\$10.08	\$24,119.38	\$358,927.40
NeuBer Soc Resp Inv	\$178,603.04	\$1,181.77	-\$5,929.46	-\$109.98	-\$381.88	\$6,018.78	\$179,382.27
Opp Glbl A	\$482,416.04	\$5,484.96	-\$81,715.27	-\$132.11	-\$23.38	-\$447.54	\$405,582.70
PIMCO Forgn BdUS Dlr Hdg A	\$0.00	\$665.95	\$195,968.68	-\$54.82	-\$0.08	\$361.27	\$196,941.00
PIMCO Ttl Rtn A	\$533,665.64	\$3,697.17	-\$81,707.81	-\$10,138.71	-\$180.74	-\$14,572.04	\$430,763.51

Participant Account Values by Investment Option (continued)

	<u>Beginning Balance</u>	<u>Contributions/ Transfers In</u>	<u>Exchanges</u>	<u>Withdrawals/ Transfers Out</u>	<u>Charges/ Credits/Fees</u>	<u>Gain/Loss/ Interest</u>	<u>Ending Balance</u>
TRowePr Gr Stk Adv	\$312,543.49	\$3,662.17	\$553.19	-\$7,038.28	-\$5.50	-\$471.19	\$309,243.88
W&R Advisor High Income Y	\$528,264.98	\$3,212.86	-\$143,316.36	-\$270.54	-\$551.06	\$10,821.92	\$398,161.80
WF Disc Admn	\$225,192.20	\$1,780.20	-\$11,233.40	\$0.00	\$0.00	\$2,959.48	\$218,698.48
TOTAL	\$17,202,621.73	\$282,423.04	\$0.00	-\$243,491.13	-\$6,237.57	\$244,874.80	\$17,480,190.87

Gain/Loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions.

Life Insurance Information - October 1, 2016 to December 31, 2016

<u>Life Option</u>	<u>Premium Per Pay</u>	<u>Report Period Premiums</u>	<u>Account Value</u>	<u>Surrender Value</u>	<u>Death Benefit</u>
Universalife Plus Plan 1	\$32.88	\$147.77	\$13,589.17	\$13,589.17	\$145,000.00
Universalife Plus Plan 2	\$30.94	\$216.58	\$12,373.56	\$12,373.56	\$110,366.56

The account value amount that is reported on your statement does not reflect any potential surrender charges that may occur on termination of your life insurance policy during the early contract years. In addition, deferrals in transit are not included in this amount.

PERFORMANCE RESULTS

Investment Performance Information - October 1, 2016 to December 31, 2016

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's units, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting: WWW.NRSFORU.COM. Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. Both the underlying fund prospectuses and informational brochure contain this and other important information, and are available by calling (877)677-3678. Read carefully before investing.

Please see other important disclosures at the end of this report.

VRU #	Fixed Investment Option	Annualized Current Quarter Yield	Current Year Guaranteed Minimum Yield							
365	Nationwide Fixed Account (g)	3.500%	3.500%							
VRU #	Variable Investment Options	Morningstar Category	YTD	Average Annual Return 1 Year	5 Year	10 Year	Since Inception	Inception Date	Gross Expense Ratio	
1507	Specialty CohenStrs RealEst Sec A (#)	Real Estate	7.16%	7.16%	12.70%	5.21%	9.10%	09/02/97	1.22%	
384	Small-Cap Stocks NW NVIT Mult Mgr Sm Co I (#)	Small Blend	22.16%	22.16%	14.04%	6.56%	10.01%	10/23/95	1.22%	
594	NW SMCAP INDX A (#)	Small Blend	20.16%	20.16%	13.37%	5.96%	7.44%	04/09/97	0.68%	
388	NeuBer Genesis Tr (#)	Small Growth	17.41%	17.41%	11.51%	8.20%	11.65%	09/27/88	1.10%	
937	NW Sm Co Gr Inst Svc (#)	Small Growth	9.79%	9.79%	N/A	N/A	14.95%	01/03/12	1.33%	
798	NW US SmCap Val Inst Svc (#)	Small Value	25.58%	25.58%	14.48%	N/A	7.87%	12/21/07	1.32%	
9256	International Stocks AmFds New Wld R4 (#)	Diversified Emerging Mkts	3.37%	3.37%	3.86%	2.55%	6.56%	06/17/99	1.00%	
612	NW INTL INDX A (#)	Foreign Large Blend	0.01%	0.01%	5.38%	-0.37%	1.03%	12/29/99	0.71%	
990	MFS Intl Val R3 (#)	Foreign Large Blend	3.39%	3.39%	9.97%	4.32%	7.28%	01/02/97	1.01%	
881	InvSCO Intl Gr R5 (#)	Foreign Large Growth	-1.08%	-1.08%	5.46%	2.18%	6.37%	03/15/02	0.99%	
408	Opp Gbl A (#)	World Stock	-0.39%	-0.39%	9.60%	3.52%	10.52%	12/22/69	1.14%	
314	Mid-Cap Stocks JPM MidCap Value A (#)	Mid-Cap Blend	13.44%	13.44%	14.24%	7.39%	11.77%	11/13/97	1.41%	
613	NW MDCAP MKT INDX A (#)	Mid-Cap Blend	19.22%	19.22%	13.98%	7.81%	8.24%	12/29/99	0.69%	
905	WF Disc Admn (#)	Mid-Cap Growth	6.70%	6.70%	11.38%	8.09%	10.56%	12/31/87	1.11%	
149	Large-Cap Stocks Drey App (a) (#)	Large Blend	6.65%	6.65%	8.06%	4.48%	9.61%	01/18/84	0.92%	
160	Drey S P 500 Indx (*)	Large Blend	10.35%	10.35%	13.08%	5.50%	7.84%	01/02/90	0.51%	
367	NW Fd Inst Svc (#)	Large Blend	10.92%	10.92%	12.93%	4.85%	8.97%	05/11/33	0.78%	
372	NW S P 500 Indx Inst Svc (#)	Large Blend	10.92%	10.92%	13.56%	5.90%	4.65%	07/24/98	0.42%	
181	Fid Contra (*)	Large Growth	2.42%	2.42%	12.44%	6.92%	11.17%	05/17/67	0.71%	
259	AmFds Gr Fd Am A (*)	Large Growth	7.49%	7.49%	14.00%	5.98%	12.39%	11/30/73	0.66%	
392	NeuBer Soc Resp Inv (#)	Large Growth	9.50%	9.50%	12.57%	6.07%	8.47%	03/16/94	0.85%	
520	TRowePr Gr Stk Adv (#)	Large Growth	0.60%	0.60%	14.25%	7.07%	10.03%	04/11/50	0.92%	
539	AmCent Gr Inv (*)	Large Growth	3.22%	3.22%	11.28%	6.66%	12.09%	06/30/71	0.97%	
938	NW Gr Inst Svc (*)	Large Growth	2.19%	2.19%	11.75%	6.89%	6.38%	02/14/61	0.86%	
102	AmCent Val Inv (#)	Large Value	19.56%	19.56%	13.66%	5.74%	9.36%	09/01/93	0.98%	
586	InvSCO Gr Inc A (#)	Large Value	19.16%	19.16%	13.78%	5.87%	8.97%	08/01/46	0.84%	
746	NW LgCap Gr (n) (#)	N/A	1.56%	1.56%	12.02%	N/A	5.30%	04/27/07	0.95%	
1096	Balanced NW Divrs Mgr Inst Svc (#)	Allocation--50% to 70% Equity	5.43%	5.43%	N/A	N/A	0.19%	03/31/14	1.95%	
277	AmFds Inc Fd Am A (*)	Allocation--70% to 85% Equity	9.59%	9.59%	8.37%	4.50%	10.04%	11/30/73	0.56%	
642	Bonds W&R Advisor High Income Y (#)	High Yield Bond	16.01%	16.01%	7.52%	6.98%	6.35%	01/04/96	0.74%	
428	PIMCO Ttl Rtn A (#)	Intermediate-Term Bond	1.65%	1.65%	2.24%	4.60%	6.32%	05/11/87	0.86%	
611	NW BD INDX A (#)	Intermediate-Term Bond	1.38%	1.38%	1.02%	3.07%	4.20%	04/03/97	0.68%	
1093	NW HM Bd Inst Svc (#)	Intermediate-Term Bond	3.22%	3.22%	2.25%	4.11%	6.23%	02/15/84	0.74%	
426	PIMCO Forgn BdUS Dir Hdg A (#)	World Bond	6.03%	6.03%	5.03%	5.53%	6.41%	12/02/92	0.91%	
171	Short-Term Investments Fed US GovtSec 2 5 Yr Inst (*)	Short Government	-0.10%	-0.10%	-0.69%	2.01%	4.84%	02/18/83	0.85%	
354	Fixed Assets/Cash Mrly Stbl Val Rtrmt DCVA (d) (#)	N/A	0.59%	0.59%	0.36%	1.29%	3.72%	07/31/89		
373	NW Mny Mkt Prm (c) (#)	Prime Money Market	-0.55%	-0.55%	-0.55%	0.13%	3.95%	03/03/80		

CURRENT YIELD: -0.55%

Investment Performance Information - October 1, 2016 to December 31, 2016

VRU #	Variable Investment Options	Morningstar Category	Average Annual Return				Since Inception	Inception Date	Gross Expense Ratio
			YTD	1 Year	5 Year	10 Year			
620	NW Inv Dest Cnsv Svc (j) (#)	Allocation--15% to 30% Equity	4.05%	4.05%	2.79%	2.72%	2.97%	03/30/00	0.88%
621	NW Inv Dest Mod Cnsv Svc (j) (#)	Allocation--30% to 50% Equity	5.63%	5.63%	4.77%	3.39%	3.40%	03/30/00	0.89%
622	NW Inv Dest Mod Svc (j) (#)	Allocation--50% to 70% Equity	7.22%	7.22%	6.59%	3.64%	3.49%	03/30/00	0.89%
623	NW Inv Dest Mod Aggr Svc (j) (#)	Allocation--70% to 85% Equity	8.70%	8.70%	8.45%	3.85%	3.52%	03/30/00	0.91%
624	NW Inv Dest Aggr Svc (j) (#)	Allocation--85%+ Equity	9.61%	9.61%	9.79%	3.81%	3.33%	03/30/00	0.89%
794	NW Dest 2015 Inst Svc (l) (#)	Target-Date 2015	6.12%	6.12%	5.66%	N/A	2.88%	08/29/07	0.64%
793	NW Dest 2020 Inst Svc (l) (#)	Target-Date 2020	6.68%	6.68%	6.49%	N/A	3.24%	08/29/07	0.65%
792	NW Dest 2025 Inst Svc (l) (#)	Target-Date 2025	7.78%	7.78%	7.58%	N/A	3.64%	08/29/07	0.66%
791	NW Dest 2030 Inst Svc (l) (#)	Target-Date 2030	8.81%	8.81%	8.52%	N/A	3.83%	08/29/07	0.66%
790	NW Dest 2035 Inst Svc (l) (#)	Target-Date 2035	9.19%	9.19%	9.19%	N/A	3.91%	08/29/07	0.65%
789	NW Dest 2040 Inst Svc (l) (#)	Target-Date 2040	9.31%	9.31%	9.54%	N/A	3.77%	08/29/07	0.65%
788	NW Dest 2045 Inst Svc (l) (#)	Target-Date 2045	9.79%	9.79%	9.82%	N/A	3.86%	08/29/07	0.64%
787	NW Dest 2050 Inst Svc (l) (#)	Target-Date 2050	10.11%	10.11%	9.87%	N/A	3.93%	08/29/07	0.64%
910	NW Dest 2055 Inst Svc (l) (#)	Target-Date 2055	9.97%	9.97%	9.86%	N/A	7.32%	12/27/10	0.64%
1235	NW Dest 2060 Inst Svc (l) (#)	Target-Date 2060+	10.00%	10.00%	N/A	N/A	3.19%	11/28/14	0.64%

FEE DISCLOSURES

The Standardized illustration represents performance based on a \$1,000 hypothetical investment, and reflects the deduction of the following fees:

* denotes a Fee of 0.90% # denotes a Fee of 0.55%

The participant account maintenance charge, up to a maximum of \$50, will not be assessed unless agreed to by the entity. Options in bold are options in a group variable annuity contract. Fees indicated for those options are Variable Account Expense Fees and are in addition to the fees disclosed in the underlying fund prospectus.

Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus.

Some mutual funds may impose a short term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

FOOTNOTES

a) These funds are not open to new participants.

c) The money market current yield is the annualized historical yield for the 7-day period ending on the last day of the calendar quarter. Yield quotation more closely reflects the current earnings of the money market fund than the total return quotation.

d) This fund may not be available in all plans. This option is offered outside the group variable annuity contract. The funds initial investments will be in units of Morley Financial's Stable Value Fund. Return history pertains to the Stable Value Fund managed by the same fund manager since inception in December 1993.

g) Interest rates are declared quarterly and are subject to change. Guarantees are subject to the claims-paying ability of the company. The unregistered fixed annuity is issued by Nationwide Life Insurance Company, Columbus, Ohio.

j) Nationwide Investor Destinations Funds are designed to provide diversification and asset allocation. They do this by investing in several types of investments and asset classes. So, in addition to the expenses of the Investor Destinations Fund, you pay a proportionate share of the expenses of the underlying funds.

l) The Target Destination Funds invest in a wide variety of underlying funds to help reduce investment risk. So in addition to the expenses of the Target Destination Funds, you pay a proportionate share of the expenses of the underlying funds. Like other funds, Target Destination Funds are subject to market risk and loss. Loss of principal can occur at any time, including before, at or after the target date. There is no guarantee that target date funds will provide enough income for retirement.

n) The Nationwide Large Cap Growth Portfolio is not a mutual fund. Its performance cannot be tracked in newspapers or through other public resources. You can find more information and track the Portfolio's performance via your plan's website, www.nrsforu.com.

RISK DISCLOSURES

Money market funds: Money market funds are not insured or guaranteed by the FDIC or any other government agency. Although the goal of a money market is to preserve the value of an investment at \$1 per share, it is still possible to lose money.

International/emerging markets funds: Funds that invest in international stocks face risks that funds investing only in U.S. stocks do not. Currency fluctuation, political risk, differences in accounting standards and the limited availability of information may make these funds less stable.

Small company funds: Small and emerging companies may have less liquidity than larger, established companies. Therefore, funds investing in stocks of small or emerging companies may face greater price volatility and risk.

High-yield bond funds: Funds that invest in high-yield securities may have more credit risk and changes in price than funds that invest in higher-quality securities.

Non-diversified funds: Funds that invest in a single industry or small number of securities may be more volatile than those that invest more broadly.

Government bond funds: These funds invest mainly in securities of the U.S. government and its agencies; however, these entities do not guarantee the value of the funds.

PERFORMANCE RESULTS

Investment Performance Information - October 1, 2016 to December 31, 2016

Real estate funds: Funds that invest mainly in real estate are sensitive to economic and business cycles, changing demographic patterns and government actions.

IMPORTANT DISCLOSURES

Investing may involve market risk, including the possible loss of principal. Certain underlying funds discussed here are only available as investment options in group variable annuity contracts issued by life insurance companies. They are not offered or made available directly to the general public. These portfolios contain different investments than similarly named mutual funds offered by the money manager and investment returns may be higher or lower.

Inception Date is the date the underlying fund was established. Non-Standardized performance for UIOs includes hypothetical performance for periods before the UIO was available in the annuity, where applicable, applying contract charges to actual fund NAVs to determine the performance the UIO would have achieved inside the separate account.

Performance numbers in the YTD (Year To Date) column are not annualized returns and represent the total percentage change in unit value from the beginning of the year to the date of this report.

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The unregistered group variable and fixed annuity is issued by Nationwide Life Insurance Company, Columbus, OH. Contract number NRC-0105AO, NRC-0105OR, NRC-0106AO, NRC-0106OR, NRZ-0102AO, NRZ-0102OR. In Oklahoma only: NRC-0105OK, NRC-0106OK.

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