

Entity: 0036901
April 1, 2015 - June 30, 2015

MINDY RAMSEY
BENEFITS MANAGER
123 ABERCORN ST
SAVANNAH GA 31401-3731

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

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Activity at a Glance

	<u>457(b) Plan</u>
Balance as of 04-01-15	\$26,627,762.07
Contributions/Transfers In*	\$484,396.19
Gain/Loss/Interest	\$83,117.11
Withdrawals/Transfers Out**	-\$427,949.09
Charges/Fees	-\$8,746.02
Balance as of 06-30-15	\$26,758,580.26

*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 - April 1, 2015 to June 30, 2015

Unit Value is as of 6/30/2015

<u>Investment Option</u>	<u>Ending Price</u>	<u>Units</u>	<u>Value</u>
457(b) Plan			
AmCent Gr Inv	14.7258	22,826.1431	\$336,132.67
AmCent Val Inv	3.1659	134,965.1609	\$427,282.70
AmFds Invmt Co Am A	6.6600	95,516.1285	\$655,240.23
Brwn Cap Sm Co Inv	4.7612	44,343.8880	\$211,129.34
Drey App	1.9623	55,216.9807	\$108,354.81
Edgr Lomx Val	2.1501	18,161.6020	\$39,048.71
Fed US GovtSec 2 5 Yr Inst	2.3030	3,231.8054	\$7,442.91
Fid Contra	7.9546	324,199.0255	\$2,578,875.21
Fid OTC	7.5736	41,135.6981	\$311,546.74
Fid Puritan	4.4644	36,552.4538	\$163,186.29
Fixed Assets			\$354,101.38
Invsco Gr Inc A	2.4231	258,128.0342	\$625,468.03
Invsco Intl Gr R5	1.3653	227,318.1508	\$310,359.35
JPM MidCap Value A	2.8237	131,209.4220	\$370,494.39
MFS Intl Val R3	1.0287	432,928.0613	\$445,351.82
NW BD INDX A	1.6702	267,991.3862	\$447,605.72
NW Dest 2015 Inst Svc	1.2538	1,272.8290	\$1,595.87
NW Dest 2020 Inst Svc	1.3030	6,844.2197	\$8,918.32
NW Dest 2025 Inst Svc	1.3533	41,309.5633	\$55,905.45
NW Dest 2030 Inst Svc	1.3738	9,674.5998	\$13,290.49
NW Dest 2035 Inst Svc	1.3954	26,421.8725	\$36,868.80
NW Dest 2040 Inst Svc	1.3822	4,297.7322	\$5,940.48
NW Dest 2045 Inst Svc	1.3969	6,975.7561	\$9,744.44
NW Dest 2050 Inst Svc	1.3986	7,532.9695	\$10,535.63
NW Dest 2055 Inst Svc	1.5513	800.1147	\$1,241.19
NW Fd Inst Svc	46.1342	15,621.7201	\$720,695.01
NW Gr Inst Svc	1.5620	7,552.2701	\$11,796.77
NW HM Bd Inst Svc	1.0176	457,996.2403	\$466,077.27
NW INTL INDX A	1.6530	93,726.1405	\$154,929.65
NW Inv Dest Aggr Svc	2.0597	95,240.2244	\$196,163.93

Statement Details

Investment Option Summary (continued)

Investment Option	Ending Price	Units	Value
NW Inv Dest Cnsvr Svc	1.5638	97,042.1696	\$151,751.06
NW Inv Dest Mod Aggr Svc	2.0071	731,033.5872	\$1,467,293.14
NW Inv Dest Mod Cnsvr Svc	1.7476	195,835.8778	\$342,239.63
NW Inv Dest Mod Svc	1.8642	580,930.8677	\$1,082,962.98
NW LgCap Gr	1.6237	594,455.1924	\$965,210.63
NW MDCAP MKT INDX A	3.0715	212,956.1267	\$654,087.57
NW Mny Mkt Prm	3.8662	13,734.9220	\$53,101.92
NW NVIT Mult Mgr Sm Co I	3.9219	9,523.2909	\$37,349.77
NW S P 500 Indx Inst Svc	2.1079	233,921.2315	\$493,078.58
NW SMCAP INDX A	2.7273	125,031.4300	\$340,996.29
NW Sm Co Gr Inst Svc	1.7090	10,275.3145	\$17,560.76
NW US SmCap Val Inst Svc	1.8144	72,749.0658	\$131,997.86
Nationwide Fixed Account			\$9,025,205.23
NeuBer Genesis Tr	3.5727	84,628.3211	\$302,353.31
NeuBer Soc Resp Inv	2.2244	226,220.0637	\$503,208.93
Opp Gbl A	4.0899	99,534.5115	\$407,088.57
PIMCO Ttl Rtn A	2.0277	160,669.0060	\$325,794.48
SEI S P 500 Indx E	3.7025	98,025.9109	\$362,940.10
TRowPr Gr Stk Adv	2.3773	58,028.1575	\$137,947.67
W&R Advisor Hlgh Income Y	2.5458	230,243.6350	\$586,163.83
WFA Disc Admn	1.7437	163,400.9965	\$284,924.35
TOTAL			\$26,758,580.26

Participant Account Svc Values by Investment Option - April 1, 2015 to June 30, 2015

457(b) Plan (0036901001)	Beginning Balance	Contributions/ Transfers In	Exchanges	Withdrawals/ Transfers Out	Charges/ Credits/Fees	Gain/Loss/ Interest	Ending Balance
AmCent Gr Inv	\$330,982.86	\$4,801.69	\$9,432.35	-\$8,370.05	-\$369.63	-\$344.55	\$336,132.67
AmCent Val Inv	\$430,218.10	\$7,146.08	\$3,747.98	-\$11,159.36	-\$513.56	-\$2,155.54	\$427,282.70
AmFds Invmt Co Am A	\$648,425.82	\$11,459.10	\$11,529.25	-\$15,402.85	-\$882.22	\$111.13	\$655,240.23
Brwn Cap Sm Co Inv	\$211,730.16	\$1,747.90	-\$6,376.05	\$0.00	\$0.00	\$4,027.33	\$211,129.34
Drey App	\$114,118.31	\$1,053.90	-\$6,560.23	\$0.00	\$0.00	-\$267.17	\$108,354.81
Edgr Lomx Val	\$39,043.29	\$428.40	\$0.00	\$0.00	\$0.00	-\$422.98	\$39,048.71
Fed US GovtSec 2 5 Yr Inst	\$7,398.11	\$105.00	\$0.00	\$0.00	\$0.00	-\$60.20	\$7,442.91
Fid Contra	\$2,608,955.21	\$11,431.68	-\$41,609.44	-\$21,263.00	\$0.00	\$21,360.76	\$2,578,875.21
Fid OTC	\$319,692.64	\$2,778.24	\$3,001.17	-\$12,326.31	\$0.00	-\$1,599.00	\$311,546.74
Fid Puritan	\$87,980.00	\$500.50	\$77,743.58	-\$1,229.18	\$0.00	-\$1,808.61	\$163,186.29
Fixed Assets	\$351,263.77	\$7,906.91	\$2,509.90	-\$9,801.72	-\$790.85	\$3,013.37	\$354,101.39
Invscs Gr Inc A	\$623,633.32	\$6,510.60	-\$3,308.33	-\$15,991.19	-\$360.55	\$14,994.18	\$625,466.03
Invscs Intl Gr R5	\$319,719.51	\$9,121.36	-\$3,155.20	-\$13,882.77	-\$678.17	-\$765.38	\$310,359.35
JPM MidCap Value A	\$378,799.20	\$647.45	\$0.00	-\$519.10	\$0.00	-\$8,433.16	\$370,494.39
MFS Intl Val R3	\$462,196.87	\$11,154.07	-\$1,995.24	-\$21,259.77	-\$1,016.89	-\$3,727.22	\$445,351.82
NW BD INDX A	\$446,733.46	\$10,232.87	\$9,172.49	-\$8,705.62	-\$718.71	-\$9,108.77	\$447,605.72
NW Dest 2015 Inst Svc	\$2,831.34	\$0.00	\$0.00	-\$1,228.99	\$0.00	-\$6.48	\$1,595.87
NW Dest 2020 Inst Svc	\$9,864.33	\$300.00	\$0.00	\$0.00	\$0.00	-\$46.01	\$9,918.32
NW Dest 2025 Inst Svc	\$55,233.19	\$940.00	\$0.00	\$0.00	\$0.00	-\$167.74	\$55,905.45
NW Dest 2030 Inst Svc	\$12,829.56	\$510.00	\$0.00	\$0.00	\$0.00	-\$49.07	\$13,290.49
NW Dest 2035 Inst Svc	\$33,483.05	\$2,610.69	\$906.99	\$0.00	\$0.00	-\$131.93	\$36,868.80
NW Dest 2040 Inst Svc	\$69,552.56	\$345.00	-\$64,825.80	-\$112.55	\$0.00	\$781.27	\$5,940.48
NW Dest 2045 Inst Svc	\$10,962.71	\$1,580.00	\$0.00	-\$2,809.43	\$0.00	\$11.16	\$9,744.44
NW Dest 2050 Inst Svc	\$9,889.43	\$660.00	\$0.00	\$0.00	\$0.00	-\$13.80	\$10,535.63
NW Dest 2055 Inst Svc	\$859.54	\$390.00	\$0.00	\$0.00	\$0.00	-\$8.35	\$1,241.19
NW Fd Inst Svc	\$710,192.29	\$8,302.94	\$4,441.80	-\$9,701.88	-\$585.12	\$6,044.98	\$720,695.01
NW Gr Inst Svc	\$11,728.10	\$124.50	\$0.00	\$0.00	\$0.00	-\$55.83	\$11,796.77
NW HM Bd Inst Svc	\$464,325.10	\$10,796.29	\$12,443.70	-\$13,419.06	-\$1,070.29	-\$6,998.47	\$466,077.27
NW INTL INDX A	\$158,385.88	\$1,216.10	-\$5,927.05	-\$49.95	\$0.00	\$1,304.67	\$154,929.65
NW Inv Dest Aggr Svc	\$191,706.30	\$6,461.40	\$0.00	-\$1,438.55	\$0.00	-\$505.22	\$196,163.93
NW Inv Dest Cnsvr Svc	\$167,171.45	\$810.00	\$0.00	-\$15,000.00	\$0.00	-\$1,230.39	\$151,751.06
NW Inv Dest Mod Aggr Svc	\$1,546,654.04	\$25,863.46	-\$96,741.90	-\$3,597.41	\$0.00	-\$4,885.05	\$1,467,293.14
NW Inv Dest Mod Cnsvr Svc	\$255,642.86	\$6,380.00	\$97,411.92	-\$14,109.72	-\$42.59	-\$3,042.84	\$342,239.63
NW Inv Dest Mod Svc	\$1,090,726.53	\$24,736.44	-\$3,660.02	-\$23,022.39	\$0.00	-\$5,817.58	\$1,082,962.98
NW LgCap Gr	\$1,012,124.96	\$4,895.77	-\$38,822.59	-\$19,609.48	-\$14.53	\$6,836.48	\$965,210.63
NW MDCAP MKT INDX A	\$683,778.48	\$5,475.74	-\$4,354.30	-\$1,812.41	\$0.00	-\$6,999.94	\$654,087.57
NW Mny Mkt Prm	\$54,136.95	\$1,484.00	-\$2,453.54	-\$2.59	\$0.00	-\$72.90	\$53,101.92
NW NVIT Mult Mgr Sm Co I	\$36,626.20	\$97.59	\$0.00	\$0.00	\$0.00	\$625.96	\$37,349.77
NW S P 500 Indx Inst Svc	\$478,223.48	\$4,783.41	\$11,734.48	-\$1,149.21	\$0.00	-\$513.58	\$493,078.58
NW SMCAP INDX A	\$332,412.79	\$4,929.30	\$3,972.47	-\$895.04	\$0.00	\$576.77	\$340,996.29
NW Sm Co Gr Inst Svc	\$17,795.32	\$411.53	\$1,331.17	-\$2,132.98	-\$32.45	\$188.17	\$17,560.76
NW US SmCap Val Inst Svc	\$134,246.49	\$3,426.85	\$630.32	-\$5,850.93	-\$272.79	-\$182.08	\$131,997.86
Nationwide Fixed Account	\$9,830,772.03	\$250,076.34	\$20,517.85	-\$153,049.71	-\$67.88	\$76,956.60	\$9,025,205.23
NeuBer Genesis Tr	\$300,102.35	\$1,945.83	\$0.00	-\$197.90	\$0.00	\$502.93	\$302,353.31
NeuBer Soc Resp Inv	\$503,724.25	\$5,443.27	\$10,288.45	-\$10,725.77	-\$516.58	-\$6,004.69	\$503,208.93
Opp Gbl A	\$388,401.67	\$4,042.73	\$5,073.19	-\$65.53	-\$7.12	\$9,843.53	\$407,088.57
PIMCO Ttl Rtn A	\$329,554.37	\$2,928.42	\$167.61	\$0.00	-\$11.02	-\$8,844.90	\$325,794.48

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>
SEI S P 500 Indx E	\$368,468.01	\$3,554.82	-\$9,725.35	\$0.00	\$0.00	\$842.62	\$362,940.10
TRowePr Gr SIk Adv	\$135,688.66	\$1,182.35	\$1.17	\$0.00	\$0.00	\$1,095.49	\$137,947.67
W&R Advisor High Income Y	\$580,173.33	\$8,569.62	\$7,685.24	-\$8,056.79	-\$795.07	-\$1,422.50	\$586,163.83
WFA Disc Admn	\$279,803.82	\$1,207.05	-\$4,438.04	\$0.00	\$0.00	\$8,361.52	\$284,924.35
TOTAL	\$26,627,762.07	\$484,396.19	\$0.00	-\$427,949.09	-\$8,748.02	\$83,117.11	\$26,758,580.26

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 - April 1, 2015 to June 30, 2015

<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>
Plan I Universal Life	\$167.96	\$472.38	\$38,083.91	\$38,083.91	\$429,056.00
Universalife Plus Plan 1	\$164.57	\$719.82	\$44,094.35	\$44,094.35	\$562,410.00

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 - April 1, 2015 to June 30, 2015

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						Gross
365	Nationwide Fixed Account (g)	3.500%	3.500%						Expense
VRU #	Variable Investment Options	Morningstar Category	YTD	Average Annual Return 1 Year	5 Year	10 Year	Since Inception	Inception Date	Expense Ratio
Small-Cap Stocks									
594	NW SMCAP INDX A (#)	Small Blend	4.25%	5.55%	15.94%	7.24%	7.56%	04/09/97	0.78%
130	Brwn Cap Sm Co Inv (#)	Small Growth	6.60%	10.22%	19.54%	12.92%	11.58%	12/31/92	1.28%
384	NW NVIT Mult Mgr Sm Co I (#)	Small Growth	5.47%	5.31%	15.60%	7.27%	10.12%	10/23/95	1.26%
937	NW Sm Co Gr Inst Svc (#)	Small Growth	5.22%	7.42%	N/A	N/A	18.47%	01/03/12	2.03%
798	NW US SmCap Val Inst Svc (#)	Small Value	2.72%	-0.21%	15.86%	N/A	7.66%	12/21/07	1.44%
International Stocks									
612	NW INTL INDX A (#)	Foreign Large Blend	5.94%	-5.12%	8.59%	4.08%	1.62%	12/29/99	0.70%
990	MFS Intl Val R3 (#)	Foreign Large Blend	5.52%	1.08%	12.53%	7.87%	7.68%	01/02/97	1.14%
881	Invsc Int'l Gr R5 (#)	Foreign Large Growth	3.11%	-2.95%	9.87%	7.10%	7.68%	03/15/02	0.99%
408	Opp Gbl A (#)	World Stock	9.84%	6.99%	13.94%	7.24%	11.04%	12/22/69	1.14%
Mid-Cap Stocks									
613	NW MDCAP MKT INDX A (#)	Mid-Cap Blend	3.57%	5.14%	16.36%	8.38%	8.33%	12/29/99	0.71%
388	NeuBer Genesis Tr (#)	Mid-Cap Growth	4.31%	3.08%	14.63%	8.50%	11.87%	09/27/88	1.11%
905	WFA Disc Admn (#)	Mid-Cap Growth	9.54%	11.11%	18.82%	10.78%	11.36%	12/31/87	1.12%
314	JPM MidCap Value A (#)	Mid-Cap Value	1.12%	7.09%	17.46%	8.50%	12.32%	11/13/97	1.39%
Large-Cap Stocks									
149	Drey App (#)	Large Blend	-0.65%	0.12%	13.15%	5.92%	9.96%	01/18/84	0.94%
281	AmFds Invmt Co Am A (*)	Large Blend	0.42%	3.56%	14.67%	6.58%	11.27%	01/02/34	0.61%
367	NW Fd Inst Svc (#)	Large Blend	3.13%	6.85%	15.69%	6.03%	9.04%	05/11/33	0.80%
372	NW S P 500 Indx Inst Svc (#)	Large Blend	0.75%	6.35%	16.20%	6.83%	4.45%	07/24/98	0.42%
509	SEI S P 500 Indx E (*)	Large Blend	0.81%	6.43%	16.21%	6.82%	9.61%	07/31/85	0.29%
181	Fid Contra (*)	Large Growth	4.68%	9.41%	16.18%	8.98%	11.58%	05/17/67	0.67%
195	Fid OTC (*)	Large Growth	4.17%	13.22%	19.80%	11.38%	12.56%	12/31/84	0.76%
392	NeuBer Soc Resp Inv (#)	Large Growth	0.30%	5.39%	14.72%	7.56%	8.69%	03/16/94	0.87%
520	TRowePr Gr Stk Adv (#)	Large Growth	6.70%	12.59%	18.48%	8.78%	10.21%	04/11/50	0.93%
539	AmCent Gr Inv (*)	Large Growth	3.00%	7.51%	15.29%	7.75%	12.54%	06/30/71	0.97%
938	NW Gr Inst Svc (*)	Large Growth	4.62%	9.52%	16.67%	8.00%	6.64%	02/14/61	1.17%
102	AmCent Val Inv (#)	Large Value	-1.23%	2.42%	14.60%	6.43%	9.33%	09/01/93	1.00%
164	Edgr Lomx Val (#)	Large Value	-2.95%	3.36%	14.98%	6.31%	5.55%	12/12/97	1.41%
586	Invsc Gr Inc A (#)	Large Value	1.63%	4.63%	15.00%	6.82%	8.98%	08/01/46	0.83%
746	NW LgCap Gr (n) (#)	N/A	3.54%	9.07%	16.61%	N/A	6.22%	04/27/07	0.95%
Balanced									
199	Fid Puritan (*)	Moderate Allocation	1.96%	5.69%	11.85%	6.55%	10.19%	04/16/47	0.58%
1096	NW Divrs Mgr Inst Svc (#)	Moderate Allocation	-0.01%	-1.42%	N/A	N/A	0.26%	03/31/14	1.88%
Bonds									
642	W&R Advisor High Income Y (#)	High Yield Bond	1.53%	-1.79%	9.37%	7.45%	6.54%	01/04/96	0.76%
428	PIMCO Tit Rtn A (#)	Intermediate-Term Bond	-0.12%	0.34%	3.04%	4.69%	6.61%	05/11/87	0.85%
611	NW BD INDX A (#)	Intermediate-Term Bond	-0.67%	0.72%	2.14%	3.19%	4.47%	04/03/97	0.68%
1093	NW HM Bd Inst Svc (#)	Intermediate-Term Bond	-0.02%	0.70%	3.31%	4.14%	6.46%	02/15/84	0.72%
Short-Term Investments									
171	Fed US GovtSec 2 5 Yr Inst (*)	Short Government	0.10%	-0.33%	0.31%	2.38%	5.21%	02/18/83	0.85%
Fixed Assets/Cash									
107	Invsc ST Invmt Trsry Inst (c) (*)	Money Market-Taxable	-0.38%	-0.78%	-0.77%	0.53%	3.22%	04/12/84	0.17%
373	NW Mny Mkt Prm (c) (#)	Money Market-Taxable	-0.27%	-0.55%	-0.55%	0.74%	4.15%	03/03/80	0.64%
	CURRENT YIELD: -0.55%								

PERFORMANCE RESULTS

Investment Performance Information - April 1, 2015 to June 30, 2015

VRU #	Variable Investment Options	Morningstar Category	Average Annual Return				Since Inception	Inception Date	Gross Expense Ratio
			YTD	1 Year	5 Year	10 Year			
	Asset Allocation								
623	NW Inv Dest Mod Aggr Svc (j) (+)	Aggressive Allocation	2.10%	0.90%	11.03%	5.63%	3.74%	03/30/00	0.89%
624	NW Inv Dest Aggr Svc (j) (+)	Aggressive Allocation	2.60%	1.29%	12.73%	5.94%	3.54%	03/30/00	0.88%
620	NW Inv Dest Cnsvr Svc (j) (+)	Conservative Allocation	0.33%	0.39%	3.72%	3.25%	3.17%	03/30/00	0.91%
621	NW Inv Dest Mod Cnsvr Svc (j) (+)	Conservative Allocation	0.98%	0.68%	6.35%	4.26%	3.62%	03/30/00	0.90%
622	NW Inv Dest Mod Svc (j) (+)	Moderate Allocation	1.46%	0.49%	8.66%	4.93%	3.71%	03/30/00	0.90%
795	NW Rtrmt Inc Inst Svc (b) (+)	Retirement Income	0.90%	0.23%	3.75%	N/A	2.57%	08/29/07	0.66%
794	NW Dest 2015 Inst Svc (l) (+)	Target Date 2011-2015	1.72%	0.76%	7.56%	N/A	3.16%	08/29/07	0.66%
793	NW Dest 2020 Inst Svc (l) (+)	Target Date 2016-2020	1.81%	0.56%	8.72%	N/A	3.60%	08/29/07	0.67%
792	NW Dest 2025 Inst Svc (l) (+)	Target Date 2021-2025	2.03%	0.57%	10.01%	N/A	4.03%	08/29/07	0.67%
791	NW Dest 2030 Inst Svc (l) (+)	Target Date 2026-2030	2.36%	0.71%	11.11%	N/A	4.18%	08/29/07	0.67%
790	NW Dest 2035 Inst Svc (l) (+)	Target Date 2031-2035	2.45%	0.87%	11.99%	N/A	4.27%	08/29/07	0.67%
789	NW Dest 2040 Inst Svc (l) (+)	Target Date 2036-2040	2.73%	1.25%	12.37%	N/A	4.08%	08/29/07	0.67%
788	NW Dest 2045 Inst Svc (l) (+)	Target Date 2041-2045	3.04%	1.61%	12.67%	N/A	4.17%	08/29/07	0.66%
787	NW Dest 2050 Inst Svc (l) (+)	Target Date 2046-2050	3.02%	1.55%	12.61%	N/A	4.22%	08/29/07	0.66%
910	NW Dest 2055 Inst Svc (l) (+)	Target Date 2051+	2.95%	1.59%	N/A	N/A	8.92%	12/27/10	0.67%

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 0.80% # denotes a Fee of 0.55% + denotes a Fee of 0.45%

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

b) These funds are 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 fund's expenses, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

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.

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.

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

PERFORMANCE RESULTS

Investment Performance Information - April 1, 2015 to June 30, 2015

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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