



FEE DISCLOSURE 404(a)(5) STATEMENT

On Your Side[®]

SAN DIEGO COUNTY SCHOOLS NUMBER: 196-80051

Dear Plan Participant,

You are receiving this disclosure because you are a participant or beneficiary in your company's retirement plan or you are eligible for participation. Federal law requires that plan and investment-related information be given to you.

We have selected Nationwide[®] as the retirement plan provider. As part of their services, they have made the necessary information available in these documents.

Inside you'll find:

- General information about the operation of the plan
- Information about administrative charges and expenses
- Information about individual expenses you may be charged as a participant or beneficiary
- A Comparative Chart of Plan Investment Options

You should review these materials carefully. Although no action is required, this information is valuable when monitoring your plan account. To access your account information or to make any changes to your account, visit www.nationwide.com/login.

Sincerely,

SAN DIEGO COUNTY SCHOOLS

PLAN AND ANNUAL FEE DISCLOSURE

This document includes important information about the expenses you pay for participating in your company's retirement plan. It's important to review this information annually. It is divided into three sections:

- Part I provides general information about the operation of the Plan
- Part II provides information about the charges for administrative expenses the Plan may be charged
- Part III provides information about individual expenses you may be charged as a Plan Participant or Beneficiary

Later in this document, you'll find what's referred to as the "Comparative Chart of Plan Investment Options" ("Comparative Chart"), which will give you information about the Plan's investment options. You can get both of these documents, plus a glossary of investment terms, on Nationwide's web site:

- If you are currently participating in the plan and have an account balance, you should log in at nationwide.com/login
- If you are an employee who is eligible to participate in the plan but have not yet enrolled, you should log in at Nationwide.com/myretirement and click on "Make Enrollment Decisions". In the "Plan information" section, click on "look up" and enter plan number. 196-80051

PLAN AND ANNUAL FEE DISCLOSURE

Part I - General Plan Information

1. **Giving Investment Instructions.** If you're eligible but not yet enrolled, please contact your employer for an enrollment packet. After you are enrolled in the Plan, in order to manage your Plan investments, you can call the Nationwide participant call center at 1-800-772-2182 or make your election online at nationwide.com/login. You may direct your investments according to the provision of your Plan. For more information, please see your Summary Plan Description.
2. **Limitations on instructions.** You may give investment instructions on any day the New York Stock Exchange is open for business.
3. **Voting and other rights.** Your rights under the Plan, and any restrictions, are subject to the terms of the Plan. Please refer to your Summary Plan Description.
4. **Designated investment alternatives.** The Plan provides designated investment alternatives into which you can direct the investment of your plan funds. The Comparative Chart lists the designated investment alternatives and provides information regarding the alternatives.
5. **Designated participant money manager.** The plan allows you to have your account managed on a discretionary basis by a professional money manager. MEEDER INVESTMENT MANAGEMENT ((866) 633-3371) and NATIONWIDE INVESTMENT ADVISORS, LLC ((888) 540-2896) are the Plan's designated participant investment managers. Nationwide ProAccount is a discretionary managed account service offered by NIA for retirement plan participants who desire professional guidance in managing their self-directed retirement plan account.
6. **Fund Window option.** The plan offers you the ability to research and select other investments that are offered through Nationwide, but that have not been selected as the designated investment alternatives for your Plan that are listed on the comparative chart. Investment options available through the Fund Window are not monitored by the plan's fiduciaries and any investment decision that you make through the Fund Window is at your own risk. You can access the Fund Window online at www.nationwide.com/login. You do not have to fill out an application to use the Fund Window and there is no additional fee for using the Fund Window. You can select investments through the Fund Window just as you would make any other investment selections through the website. Fund Window funds are designated as such in the selection chart on the website. Any restrictions or limitations that may apply to a specific fund available through the Fund Window will be disclosed as you are making your investment selections. Asset fees for some of these options may be higher than the options your plan representative selected. These fees are included in the Fund Evaluator on-line tool. For general questions about the Fund Window, you may contact Nationwide at 1-800-772-2182.

PLAN AND ANNUAL FEE DISCLOSURE

Part II - Administrative Expenses

The Plan pays outside service providers for Plan administrative services, such as legal, accounting and recordkeeping services, unless the plan sponsor elects, at its own discretion, to pay some or all of the Plan administrative expenses. The cost for these services fluctuates each year based on a variety of factors. To the extent these expenses are not charged against forfeitures or paid by the employer, or reimbursed by a third party, the Plan charges these expenses pro rata (i.e., based on the relative size of each account), at a flat rate per participant, or based on asset size against participants' accounts.

Please note that, if applicable, a contingent deferred sales charge (CDSC) may be assessed against the plan's assets in the event the investment contract is terminated or if certain withdrawals are taken. If a CDSC is assessed, this reduces the value of your individual account. For more information, please contact your Plan Sponsor.

Some of your plan's operating expenses are paid from the total annual operating expenses of one or more of the designated investment alternatives. For more information, please see the Comparative Chart of Investment Options.

Please note that administrative service fees are subject to change.

Fees that may be charged by Nationwide, your retirement plan provider

Per Participant Recordkeeping Fee – taken as a flat rate per participant

Per Participant Fee - NW	\$10.00 per year
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Printed Statement Fee – taken at a flat rate per participant per printed statement

Statement Fee	\$0.75 per statement
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Fees that may be charged by NATIONAL BENEFIT SERVICES, LLC

Per Participant Fees - taken as a flat rate per participant

Per Participant Fee - PPA	\$3.00 per year
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PLAN AND ANNUAL FEE DISCLOSURE

Part III - Individual Expenses

The Plan imposes certain charges against individual participants' accounts, rather than against the Plan as a whole, when individual participants incur the charges. These charges may arise based on your use of a feature available under the Plan (e.g., participant loans), or based on the application of applicable law (e.g., processing a domestic relations order in case of a divorce). In addition, buying or selling some investments may result in charges to your individual account, such as commissions or redemption fees. The Comparative Chart provides information about these expenses. The Plan charges the following:

Fees that may be charged by Nationwide, your retirement plan provider

Exchange Fees

Hardcopy Exchange fee	\$6.00 per transaction, per "from" fund
Market Value Adjustment (MVA)	An MVA is applied if Retirement Manager SM or Retirement Advisor SM Fixed Group Annuity Contract transfer payments are in excess of the 20.00% annual book value transfer limit. The market value paid is equal to the amount withdrawn, increased or decreased by the MVA. The MVA is determined by Nationwide [®] in accordance with uniform procedures applicable to all contracts of this class.

Managed Account Fees

Nationwide ProAccount Fee	0.70% per year
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Fees that may be charged by NATIONAL BENEFIT SERVICES, LLC

Please refer to your Third Party Administrator's Annual Disclosure for additional fees.

Fees that may be charged for participant money management

Managed Account Services fee	0.65% per year
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COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

This document includes important information to help you compare the investment options in your retirement plan. Additional information about your investment options can be found on the plan's web site:

- If you are currently participating in the plan and have an account balance, you should log in at nationwide.com/login
- If you are an employee who is eligible to participate in the plan but have not yet enrolled, you should log in at nationwide.com/myretirement and enter plan number 196-80051

A paper copy of this information can be obtained at no cost by contacting Nationwide at 1-800-772-2182.

Comparative Chart of Plan Investment Options Summary

The Comparative Chart is divided into two sections:

- **Part I** consists of performance information for plan investment options
- **Part II** details the fees and expenses you'll pay for investing in a particular option

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Part I - Performance Information

Table 1 focuses on the performance of the variable return investment options. These options do not have a fixed or stated rate of return. The table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. A benchmark is an unmanaged group of securities whose performance is used as a standard to measure investment performance. Some well-known benchmarks are the Dow Jones Industrial Average and the S&P 500 Index. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the web site(s).

Table 1 - Variable Return Investment Performance						
Name/Type of Option	Average Annual Total Return As of 09/30/2013					
	1yr	5yr	10yr	Since Inception	Inception Date	Gross Expense Ratio
Balanced						
AmFds Am Bal R5	14.40%	9.09%	6.73%	10.43%	07/25/1975	0.35%
AmFds Cap Inc Bldr R5	10.23%	6.73%	7.29%	9.26%	07/30/1987	0.36%
AmFds Inc Fd Am R5	12.68%	8.77%	7.30%	10.86%	11/30/1973	0.34%
FidAdv Free 2020 A	8.27%	6.96%	5.51%	5.63%	07/24/2003	0.94%
FidAdv Free 2025 A	10.54%	7.50%	N/A	5.45%	11/06/2003	0.98%
FidAdv Free 2030 A	11.29%	7.24%	5.74%	5.87%	07/24/2003	1.03%
FidAdv Free 2035 A	13.30%	7.55%	N/A	5.48%	11/06/2003	1.05%
FidAdv Free 2040 A	13.56%	7.55%	6.01%	6.16%	07/24/2003	1.05%
FidAdv Free 2045 A	14.22%	7.62%	N/A	3.77%	06/01/2006	1.06%
FidAdv Free 2050 A	14.34%	7.51%	N/A	3.61%	06/01/2006	1.06%
Meeder Bal#	11.31%	6.27%	N/A	2.70%	01/31/2006	1.78%
Meeder Mrfld#	17.65%	7.36%	5.12%	6.98%	08/10/1988	1.64%
NW Inv Dest Aggr Svc	20.81%	8.27%	7.34%	3.20%	03/30/2000	0.87%
NW Inv Dest Cnsrv Svc	2.63%	4.14%	3.79%	3.45%	03/30/2000	0.88%
NW Inv Dest Mod Aggr Svc	16.71%	7.81%	6.84%	3.54%	03/30/2000	0.86%
NW Inv Dest Mod Cnsrv Svc	7.00%	5.78%	5.01%	3.75%	03/30/2000	0.87%
NW Inv Dest Mod Svc	11.77%	6.86%	5.90%	3.70%	03/30/2000	0.86%
Vngrd Wlngthn Inv	12.91%	9.06%	7.72%	7.57%	07/01/1929	0.25%
Vngrd Wisly Inc Inv	5.33%	8.87%	6.54%	9.39%	07/01/1970	0.25%
WR Ivy Asst Strat Y#	18.49%	8.89%	11.89%	10.10%	12/29/1995	0.99%
BENCHMARK INDEX: Balanced Benchmark	11.47%	8.56%	7.66%			
Bonds						
BlkRk GNMA Inv A#	-2.45%	4.82%	4.38%	5.02%	05/18/1998	1.06%
DE Divrs Inc A#	-2.23%	7.98%	6.19%	7.26%	12/29/1997	0.95%
EV Flotng Rt A#	4.24%	6.30%	3.81%	3.76%	02/07/2001	1.02%

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 1 - Variable Return Investment Performance

Name/Type of Option	Average Annual Total Return As of 09/30/2013					
	1yr	5yr	10yr	Since Inception	Inception Date	Gross Expense Ratio
Fed Ttl Rtn Bd A#	-1.80%	5.37%	4.30%	4.64%	08/16/2001	1.01%
Opp Glbl Strat Inc A#	1.04%	6.98%	6.22%	7.45%	10/16/1989	0.99%
PIMCO Real Rtn A#	-6.79%	5.90%	4.90%	6.28%	01/29/1997	0.88%
PIMCO Real Rtn Inst#	-6.80%	5.92%	4.95%	6.31%	01/29/1997	0.48%
PIMCO Ttl Rtn A	-1.38%	7.25%	5.38%	7.26%	05/11/1987	0.85%
PIMCO Ttl Rtn Inst#	-1.39%	7.26%	5.43%	7.33%	05/11/1987	0.46%
Payden GNMA Adv#	-3.30%	N/A	N/A	3.41%	11/02/2009	0.75%
RdgWrth Hi Inc A	7.12%	12.09%	N/A	8.45%	10/27/2003	1.00%
RdgWrth Intmd Bd I#	-1.63%	4.42%	3.71%	4.46%	06/30/1999	0.36%
TCW Ttl Rtn Bd N#	1.66%	8.83%	6.34%	6.59%	03/01/1999	0.84%
Vngrd Infl Prtct Sec Inv	-6.95%	4.27%	4.30%	5.80%	06/29/2000	0.20%
Vngrd Intmd Trm Trsry Inv#	-2.71%	4.04%	3.99%	5.77%	10/28/1991	0.20%
BENCHMARK INDEX: Lehman Bros Agg Bd	-1.68%	5.41%	4.59%			
Cash						
NW Mny Mkt Inst	-0.25%	-0.18%	1.28%	4.72%	03/03/1980	0.48%
BENCHMARK INDEX: 3 Mos. T-Bill	0.07%	0.15%	1.61%			
International Stocks						
AllBer Intl Gr A#	13.03%	4.09%	7.64%	6.77%	06/02/1994	1.40%
AllBer Intl Val I#	25.36%	0.59%	4.51%	5.09%	03/29/2001	0.85%
AmFds Cap Wld Gr Inc R5	20.22%	7.61%	9.37%	10.70%	03/26/1993	0.50%
AmFds New Prspct R5	21.19%	9.74%	9.48%	12.04%	03/13/1973	0.50%
AmFds SmCap Wld R5	25.89%	11.95%	10.63%	9.56%	04/30/1990	0.78%
DodgeCox Intl Stk#	26.93%	7.41%	9.90%	8.07%	05/01/2001	0.64%
Harbor Intl Inst#	19.44%	7.08%	10.46%	11.35%	12/31/1987	0.78%
Lazard Emrg Mkt Eq Open#	2.37%	6.65%	14.50%	7.71%	01/09/1997	1.40%
Opp Devl Mkt A	8.98%	11.15%	16.65%	14.11%	11/18/1996	1.36%
Scout Intl#	16.07%	6.96%	9.45%	8.65%	09/14/1993	1.00%
Thrnbrg Intl Val I	16.65%	6.08%	9.71%	8.01%	03/30/2001	0.88%
WR Ivy Intl Cor Eq Y#	21.66%	8.48%	10.40%	10.51%	07/24/2003	1.31%
BENCHMARK INDEX: EAFE	23.77%	6.35%	8.01%			
Large-Cap Stocks						
AmFds Gr Fd Am R5	24.68%	9.87%	8.20%	13.25%	11/30/1973	0.39%
AmFds Invmt Co Am R5	20.48%	8.83%	6.94%	11.66%	01/02/1934	0.35%
AmFds Wshngtn Mut Inv R5	20.14%	8.84%	7.04%	11.43%	07/31/1952	0.35%

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 1 - Variable Return Investment Performance

Name/Type of Option	Average Annual Total Return As of 09/30/2013					
	1yr	5yr	10yr	Since Inception	Inception Date	Gross Expense Ratio
BlkRk Eq Divd Inv A#	13.12%	7.98%	9.13%	9.63%	10/21/1994	0.99%
DWS LgCap Val A#	18.15%	6.69%	6.43%	8.76%	03/18/1988	1.00%
Drey App#	8.83%	8.17%	6.25%	10.34%	01/18/1984	0.97%
FnklnMSF Mut Shrs A#	19.98%	7.86%	6.88%	N/A	07/01/1949	1.12%
GdmnScs LgCapVal Insghts A#	22.83%	7.70%	6.51%	4.24%	12/31/1998	1.11%
Invsco Charter A#	20.87%	8.62%	7.76%	10.68%	11/26/1968	1.12%
Invsco Divrs Divd Inv#	20.86%	9.41%	8.40%	6.86%	12/31/2001	0.91%
Jns Frty S#	19.19%	8.86%	9.51%	10.07%	05/01/1997	1.04%
MFS Val A#	23.24%	8.76%	8.50%	9.83%	01/02/1996	0.96%
Meeder Aggr Gr#	18.75%	8.38%	5.44%	-0.07%	02/29/2000	1.81%
Meeder Dynmc Gr#	19.13%	8.09%	5.56%	1.20%	02/29/2000	1.64%
Meeder Strat Gr#	14.33%	6.18%	N/A	2.10%	01/31/2006	1.70%
NW S P 500 Indx Svc	18.33%	9.13%	6.66%	3.59%	07/24/1998	0.61%
Opp Mn St A	18.18%	9.64%	6.68%	10.94%	02/03/1988	0.97%
Opp Val A#	21.75%	7.59%	6.96%	9.50%	09/16/1985	0.95%
Pionr Dscpld Val A#	N/A	N/A	N/A	N/A	07/03/2000	1.14%
Pionr Eq Inc A#	19.69%	7.47%	7.92%	9.18%	07/25/1990	1.17%
RdgWrth LgCap Val Eq I#	25.55%	10.63%	8.85%	9.91%	10/31/1989	1.05%
RydexSGI S P 500 PureVal H#	36.88%	12.82%	N/A	5.52%	02/20/2004	1.52%
Vngrd Eq Inc Inv#	18.68%	9.85%	8.37%	9.36%	03/21/1988	0.30%
Vngrd Gr Indx Inv	17.73%	10.85%	7.19%	8.06%	11/02/1992	0.24%
Vngrd Val Indx Inv	20.86%	8.08%	7.05%	8.38%	11/02/1992	0.24%
Vngrd Wndsr II Inv	19.99%	8.81%	7.59%	10.10%	06/24/1985	0.35%
WR Ivy LgCap Gr Y#	20.05%	8.89%	7.91%	4.51%	07/06/2000	1.13%
BENCHMARK INDEX: S&P 500	19.34%	10.02%	7.57%			
Mid-Cap Stocks						
Drey Oppr MdCap Val A	32.93%	16.39%	11.29%	12.95%	09/29/1995	1.22%
FidAdv Levrr Co Stk A#	33.37%	12.43%	12.26%	14.00%	12/27/2000	1.11%
Fnkln Bal Sht Invmt A#	29.32%	8.66%	8.14%	10.66%	04/02/1990	0.99%
Harbor MdCap Gr Inv#	26.09%	10.29%	9.30%	11.32%	11/01/2002	1.22%
Jns Entrp S#	26.52%	11.83%	10.86%	10.01%	09/01/1992	1.21%
Jns Prkns MdCap Val S#	18.21%	8.19%	9.23%	11.70%	08/12/1998	1.09%
Lazard US MdCap Eq Open#	21.00%	8.13%	7.38%	7.16%	11/04/1997	1.26%

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 1 - Variable Return Investment Performance

Name/Type of Option	Average Annual Total Return As of 09/30/2013					
	1yr	5yr	10yr	Since Inception	Inception Date	Gross Expense Ratio
Meeder Qntx#	36.21%	16.71%	9.33%	7.52%	03/20/1985	2.06%
NW MdCap Mkt Indx A#	26.64%	11.98%	9.77%	8.23%	12/29/1999	0.71%
PNC MdCap A#	31.88%	9.83%	8.97%	8.74%	07/01/2002	1.93%
Prncpl MdCap Inst	26.72%	14.08%	11.51%	9.32%	12/06/2000	0.65%
RdgWrth MdCap Val Eq I#	28.17%	14.20%	12.16%	9.57%	11/30/2001	1.09%
RydexSGISPMdCap400PureVal#	31.70%	9.08%	N/A	6.02%	02/20/2004	1.58%
Vic Estblshd Val A#	25.81%	12.41%	11.12%	9.09%	05/05/2000	1.06%
Vngrd Strat Eq Inv#	31.37%	11.65%	8.42%	9.80%	08/14/1995	0.29%
WFA Cmn Stk A#	23.41%	12.36%	10.58%	12.70%	12/29/1989	1.32%
WFA Disc Inv	31.45%	14.87%	11.61%	11.69%	12/31/1987	1.36%
BENCHMARK INDEX: S&P 400	27.68%	13.08%	10.84%			
Short-Term Bonds						
AmCent ST Govt A#	-0.97%	1.07%	1.85%	4.69%	12/15/1982	0.80%
AmFds Intmd Bd Fd Am R5	-1.27%	2.92%	2.40%	4.81%	02/19/1988	0.34%
Gdmn HiQulityFlotngRt A#	0.13%	0.29%	1.36%	2.85%	05/15/1995	0.96%
GdmnScs Shrt Dur Govt A#	-0.58%	1.82%	2.52%	3.71%	05/01/1997	0.89%
GdmnScs Shrt Dur Govt Inst#	-0.55%	1.76%	2.48%	4.63%	08/15/1988	0.55%
JPM Trsry Agncy Sel#	-0.85%	1.29%	1.97%	4.62%	04/29/1988	0.70%
PIMCO Low Dur Inst#	-0.65%	4.65%	3.27%	5.53%	05/11/1987	0.46%
Vngrd ST Bd Indx Inv	-0.57%	2.68%	2.60%	4.07%	03/01/1994	0.20%
WFA Shrt Dur Govt Bd A#	-0.81%	2.70%	2.72%	4.24%	12/18/1992	0.82%
BENCHMARK INDEX: Citigroup 1-3 Govt/Corp	0.62%	2.52%	2.91%			
Small-Cap Stocks						
Heartland Val Pls Inv#	21.77%	9.44%	10.94%	11.08%	10/26/1993	1.09%
Invsco SmCap Eq A#	27.94%	10.46%	9.26%	7.23%	08/31/2000	1.34%
Invsco SmCap Gr A	31.65%	12.91%	9.54%	10.50%	10/18/1995	1.23%
Invsco SmCap Val A#	37.04%	14.25%	12.19%	11.08%	06/21/1999	1.15%
JPM SmCap Val A#	30.55%	10.74%	9.62%	9.49%	06/30/1972	1.42%
NW SmCap Indx A#	29.22%	10.36%	8.77%	7.66%	04/09/1997	0.74%
Opp Mn St SmMdCap A#	27.10%	11.25%	9.32%	10.53%	08/02/1999	1.24%
RdgWrth SmCap Val Eq I#	30.16%	11.96%	12.06%	12.84%	08/31/1994	1.24%
Vic Sm Co Oppr A#	24.52%	10.52%	10.59%	9.75%	03/26/1999	1.38%
Vngrd SmCap Val Indx Inv	27.76%	10.58%	9.45%	7.47%	05/21/1998	0.24%

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 1 - Variable Return Investment Performance						
Name/Type of Option	Average Annual Total Return As of 09/30/2013					
	1yr	5yr	10yr	Since Inception	Inception Date	Gross Expense Ratio
BENCHMARK INDEX: Russell 2000	30.06%	11.15%	9.64%			
Specialty						
BlkRk Hlth Scnc Oppr Inv A#	33.35%	14.16%	13.32%	14.90%	12/21/1999	1.30%
Fnkln Bio Disc A	54.22%	20.81%	12.99%	11.99%	09/15/1997	1.22%
Invsc0 Enrgy Inv	14.52%	4.13%	14.08%	9.48%	01/19/1984	1.16%
Invsc0 RealEst A	4.14%	5.35%	9.69%	9.18%	12/31/1996	1.25%
NeuBer RealEst Tr#	2.63%	7.17%	10.78%	11.43%	05/01/2002	1.47%
Opp Gold Spec Mnrls A	-49.57%	-0.87%	7.02%	6.19%	07/19/1983	1.22%
Opp Intl Bd A#	-3.01%	5.42%	7.02%	8.23%	06/15/1995	1.02%
VanEck Glbl Hrd Asst A#	6.33%	4.38%	13.90%	10.97%	11/02/1994	1.45%
Vngrd REIT Indx Inv	4.91%	5.51%	8.80%	9.74%	05/13/1996	0.24%
WFA Util Telcom A	12.20%	8.41%	12.17%	8.47%	01/04/1994	1.24%
BENCHMARK INDEX: N/A	N/A	N/A	N/A			

This fund is no longer open for new deposits.

Fund performance is updated daily. The performance may display "N/A" during our system update, but will show the performance later in the day.

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. 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.

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

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 that are invested 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 are invested 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.

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 2 focuses on the performance of the fixed return investment options. These options have a fixed or stated rate of return. This table shows the annual rate of return of each option, the term or length of time that you will earn this rate of return and additional information relevant to performance.

Table 2 - Fixed Return Investment Performance			
Name of Option	Period	Interest Rate	Additional Information
BOA-Fixed	01/01/2014-12/31/2014	2.30%	A market value adjustment may apply if Fixed Contract transfer payments are in excess of 20% of the annual book value installment limit. Book value is the current balance in your contract including principal and interest. The contract value, when withdrawn, may be increased or decreased by the market value adjustment. The market value adjustment is determined by Nationwide Life Insurance Company in accordance with uniform procedures applicable to all contracts in this class. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, or any plan or participant fees, if applicable. Such fees and charges, if applicable and reflected, would lower performance.

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Part II - Fee and Expense Information

Table 3 shows fee and expense information for the investment options listed above. This table includes the Total Annual Operating Expenses of the options above. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. It also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Table 3 - Investment Option Fees and Expenses					
Name/Type of Option	Net Expense Ratio	AMC/ Net Asset Fee	Total Annual Operating Expenses		Shareholder-Type Fees
			As a %	Per \$1000	
Balanced					
AmFds Am Bal R5	0.35%	0.65%	1.00	10.00	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
AmFds Cap Inc Bldr R5	0.36%	0.65%	1.01	10.10	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
AmFds Inc Fd Am R5	0.34%	0.65%	0.99	9.90	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
FidAdv Free 2020 A	0.89%	0.25%	1.14	11.40	
FidAdv Free 2025 A	0.94%	0.25%	1.19	11.90	
FidAdv Free 2030 A	0.96%	0.25%	1.21	12.10	
FidAdv Free 2035 A	1.00%	0.25%	1.25	12.50	
FidAdv Free 2040 A	1.01%	0.25%	1.26	12.60	
FidAdv Free 2045 A	1.02%	0.25%	1.27	12.70	
FidAdv Free 2050 A	1.03%	0.25%	1.28	12.80	
Meeder Bal#	1.78%	0.25%	2.03	20.30	
Meeder Mrfld#	1.64%	0.25%	1.89	18.90	
NW Inv Dest Aggr Svc	0.87%	0.25%	1.12	11.20	
NW Inv Dest Cnsv Svc	0.88%	0.25%	1.13	11.30	
NW Inv Dest Mod Aggr Svc	0.86%	0.25%	1.11	11.10	
NW Inv Dest Mod Cnsv Svc	0.87%	0.25%	1.12	11.20	
NW Inv Dest Mod Svc	0.86%	0.25%	1.11	11.10	
Vngrd Wlngtn Inv	0.25%	0.65%	0.90	9.00	

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 3 - Investment Option Fees and Expenses

Vngrd Wisly Inc Inv	0.25%	0.65%	0.90	9.00	
WR Ivy Asst Strat Y#	0.98%	0.25%	1.23	12.30	
Bonds					
BlkRk GNMA Inv A#	1.04%	0.25%	1.29	12.90	
DE Divrs Inc A#	0.90%	0.25%	1.15	11.50	
EV Flotng Rt A#	1.02%	0.25%	1.27	12.70	
Fed Ttl Rtn Bd A#	0.91%	0.25%	1.16	11.60	
Opp Glbl Strat Inc A#	0.94%	0.25%	1.19	11.90	
PIMCO Real Rtn A#	0.85%	0.25%	1.10	11.00	
PIMCO Real Rtn Inst#	0.45%	0.65%	1.10	11.00	
PIMCO Ttl Rtn A	0.85%	0.25%	1.10	11.00	
PIMCO Ttl Rtn Inst#	0.46%	0.65%	1.11	11.10	
Payden GNMA Adv#	0.75%	0.25%	1.00	10.00	
RdgWrth Hi Inc A	1.00%	0.25%	1.25	12.50	
RdgWrth Intmd Bd I#	0.36%	0.65%	1.01	10.10	
TCW Ttl Rtn Bd N#	0.74%	0.25%	0.99	9.90	
Vngrd Infl Prtct Sec Inv	0.20%	0.65%	0.85	8.50	
Vngrd Intmd Trm Trsry Inv#	0.20%	0.65%	0.85	8.50	
Cash					
NW Mny Mkt Inst	0.48%	0.25%	0.73	7.30	
International Stocks					
AllBer Intl Gr A#	1.32%	0.25%	1.57	15.70	
AllBer Intl Val I#	0.85%	0.65%	1.50	15.00	
AmFds Cap Wld Gr Inc R5	0.50%	0.65%	1.15	11.50	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
AmFds New Prspct R5	0.50%	0.65%	1.15	11.50	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
AmFds SmCap Wld R5	0.78%	0.65%	1.43	14.30	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
DodgeCox Intl Stk#	0.64%	0.65%	1.29	12.90	

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 3 - Investment Option Fees and Expenses

Harbor Intl Inst#	0.77%	0.65%	1.42	14.20	The fund house enforces a trade restriction. If a participant exchanges out any amount of money, they are blocked from exchanging back into the fund for 60 days.
Lazard Emrg Mkt Eq Open#	1.40%	0.25%	1.65	16.50	The fund house enforces a trade restriction. If a participant exchanges out any amount of money, they are blocked from exchanging back into the fund for 30 days.
Opp Devl Mkt A	1.36%	0.25%	1.61	16.10	
Scout Intl#	1.02%	0.25%	1.27	12.70	
Thrnbrg Intl Val I	0.88%	0.25%	1.13	11.30	
WR Ivy Intl Cor Eq Y#	1.31%	0.25%	1.56	15.60	
Large-Cap Stocks					
AmFds Gr Fd Am R5	0.39%	0.65%	1.04	10.40	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
AmFds Invmt Co Am R5	0.35%	0.65%	1.00	10.00	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
AmFds Wshngtn Mut Inv R5	0.35%	0.65%	1.00	10.00	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
BlkRk Eq Divd Inv A#	0.99%	0.25%	1.24	12.40	
DWS LgCap Val A#	1.00%	0.25%	1.25	12.50	
Drey App#	0.97%	0.25%	1.22	12.20	
FnklnMSF Mut Shrs A#	1.12%	0.25%	1.37	13.70	
GdmnScs LgCapVal Insghts A#	0.95%	0.25%	1.20	12.00	
Invsco Charter A#	1.12%	0.25%	1.37	13.70	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 3 - Investment Option Fees and Expenses

Invsc0 Divrs Divd Inv#	0.91%	0.25%	1.16	11.60	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
Jns Frty S#	1.04%	0.25%	1.29	12.90	
MFS Val A#	0.96%	0.25%	1.21	12.10	
Meeder Aggr Gr#	1.81%	0.25%	2.06	20.60	
Meeder Dynmc Gr#	1.64%	0.25%	1.89	18.90	
Meeder Strat Gr#	1.70%	0.25%	1.95	19.50	
NW S P 500 Indx Svc	0.61%	0.25%	0.86	8.60	
Opp Mn St A	0.97%	0.25%	1.22	12.20	
Opp Val A#	0.95%	0.25%	1.20	12.00	
Pionr Dscpld Val A#	1.20%	0.25%	1.45	14.50	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging back into the fund for 30 days.
Pionr Eq Inc A#	1.17%	0.25%	1.42	14.20	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging back into the fund for 30 days.
RdgWrth LgCap Val Eq I#	0.90%	0.25%	1.15	11.50	
RydexSGI S P 500 PureVal H#	1.52%	0.25%	1.77	17.70	
Vngrd Eq Inc Inv#	0.30%	0.65%	0.95	9.50	
Vngrd Gr Indx Inv	0.24%	0.65%	0.89	8.90	
Vngrd Val Indx Inv	0.24%	0.65%	0.89	8.90	
Vngrd Wndsr II Inv	0.35%	0.65%	1.00	10.00	
WR Ivy LgCap Gr Y#	1.06%	0.25%	1.31	13.10	
Mid-Cap Stocks					
Drey Oppr MdCap Val A	1.22%	0.25%	1.47	14.70	
FidAdv Levtr Co Stk A#	1.11%	0.25%	1.36	13.60	
Fnkln Bal Sht Invt A#	0.99%	0.25%	1.24	12.40	
Harbor MdCap Gr Inv#	1.22%	0.25%	1.47	14.70	
Jns Entrp S#	1.21%	0.25%	1.46	14.60	
Jns Prkns MdCap Val S#	1.02%	0.25%	1.27	12.70	
Lazard US MdCap Eq Open#	1.26%	0.25%	1.51	15.10	The fund house enforces a trade restriction. If a participant exchanges out any amount of money, they are blocked from exchanging back into the fund for 30 days.
Meeder Qntx#	1.81%	0.25%	2.06	20.60	
NW MdCap Mkt Indx A#	0.71%	0.25%	0.96	9.60	

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 3 - Investment Option Fees and Expenses

PNC MdCap A#	1.93%	0.25%	2.18	21.80	
Prncpl MdCap Inst	0.65%	0.65%	1.30	13.00	
RdgWrth MdCap Val Eq I#	1.09%	0.25%	1.34	13.40	
RydexSGISPMdCap400PureValH#	1.58%	0.25%	1.83	18.30	
Vic Estblshd Val A#	1.06%	0.25%	1.31	13.10	
Vngrd Strat Eq Inv#	0.29%	0.65%	0.94	9.40	
WFA Cmn Stk A#	1.27%	0.25%	1.52	15.20	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
WFA Disc Inv	1.29%	0.25%	1.54	15.40	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
Short-Term Bonds					
AmCent ST Govt A#	0.80%	0.25%	1.05	10.50	
AmFds Intrmd Bd Fd Am R5	0.34%	0.65%	0.99	9.90	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
Gdmn HiQulityFlotngRt A#	0.70%	0.25%	0.95	9.50	
GdmnScs Shrt Dur Govt A#	0.86%	0.25%	1.11	11.10	
GdmnScs Shrt Dur Govt Inst#	0.52%	0.65%	1.17	11.70	
JPM Trsry Agency Sel#	0.45%	0.65%	1.10	11.00	
PIMCO Low Dur Inst#	0.46%	0.65%	1.11	11.10	
Vngrd ST Bd Indx Inv	0.20%	0.65%	0.85	8.50	
WFA Shrt Dur Govt Bd A#	0.79%	0.25%	1.04	10.40	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
Small-Cap Stocks					
Heartland Val Pls Inv#	1.09%	0.25%	1.34	13.40	

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 3 - Investment Option Fees and Expenses

Invsco SmCap Eq A#	1.34%	0.25%	1.59	15.90	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
Invsco SmCap Gr A	1.23%	0.25%	1.48	14.80	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
Invsco SmCap Val A#	1.15%	0.25%	1.40	14.00	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
JPM SmCap Val A#	1.26%	0.25%	1.51	15.10	
NW SmCap Indx A#	0.74%	0.25%	0.99	9.90	
Opp Mn St SmMdCap A#	1.10%	0.25%	1.35	13.50	
RdgWrth SmCap Val Eq I#	1.24%	0.25%	1.49	14.90	
Vic Sm Co Oppr A#	1.38%	0.25%	1.63	16.30	
Vngrd SmCap Val Indx Inv	0.24%	0.65%	0.89	8.90	
Specialty					
BkRk Hlth Scnc Oppr Inv A#	1.30%	0.25%	1.55	15.50	The fund house enforces a trade restriction. If a participant exchanges out any amount of money, they are blocked from exchanging back into the fund for 30 days.
Fnkln Bio Disc A	1.21%	0.25%	1.46	14.60	
Invsco Enrgy Inv	1.16%	0.25%	1.41	14.10	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
Invsco RealEst A	1.25%	0.25%	1.50	15.00	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
NeuBer RealEst Tr#	1.47%	0.25%	1.72	17.20	
Opp Gold Spec Mnrls A	1.11%	0.25%	1.36	13.60	
Opp Intl Bd A#	1.02%	0.25%	1.27	12.70	
VanEck GIBl Hrd Asst A#	1.38%	0.25%	1.63	16.30	

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 3 - Investment Option Fees and Expenses					
Vngrd REIT Indx Inv	0.24%	0.65%	0.89	8.90	
WFA Util Telecom A	1.15%	0.25%	1.40	14.00	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
Fixed Return Investments					
Name/Type of Option	Net Expense Ratio	AMC/ Net Asset Fee	Total Annual Operating Expenses		Shareholder-Type Fees
			As a %	Per \$1000	
BOA-Fixed	N/A	0.00%	N/A	N/A	

This fund is no longer open for new deposits.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are just two of many factors to consider when you decide to put money in an investment option. You may also want to think about whether investing in a particular option, along with your other investments, will help you achieve your financial goals.

Net Expense Ratio: The net prospectus expense shown is after fund management expense waivers or reimbursements. For more information about management expense waivers or reimbursements, please see the fund profile.

AMC/Net Asset Fee: This is a fee charged by Nationwide to recover expenses that may include compensation paid to financial advisors, administrative service fee payments to Authorized Representatives and any expense credits issued to the Plan. Additionally, this fee pays for services provided by Nationwide including access to a wide array of investment options, record keeping platform, customer service, etc. AMC/Net Asset Fee may include an administrative fee which is charged by the third party administrator.

Total Annual Operating Expenses: This is the sum of Net Expense Ratio and AMC/Net Asset Fee.



On Your Side[®]

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