Gauging Success

PLAN REVIEW

Las Vegas, NV

As of September 30, 2013

Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA. The information they provide is for educational purposes only and is not intended as legal, tax or investment advice.

WELCOME TO YOUR PLAN REVIEW

Our goal is to help you objectively evaluate your plan's performance and how it performed against other plans like yours. Since Nationwide Retirement Solutions is one of the largest 457 providers in the industry we are in the unique position of being able to compare your plan to many others.

By comparing the current year information to previous years, you can see how your plan is performing, where your educational efforts are working, and what areas offer opportunities for additional improvement.

The "Peer Group" comparisons used in this report are based on NRS cases, within your region, with assets of:

$20 million - $50 million

Table of Contents

Nationwide®

EXECUTIVE SUMMARY

Plan Contribution Limits for 2013

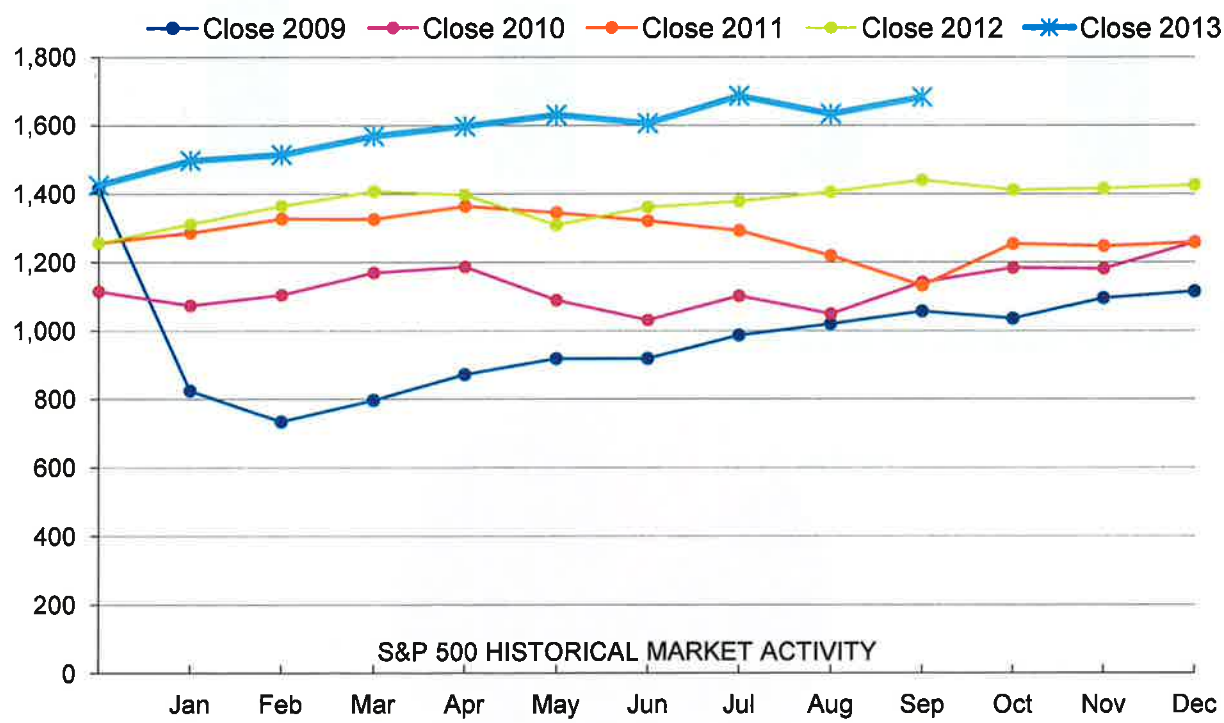
Regular limit:	$17,500
50+ catch-up:	$23,000
3-year catch-up:	$35,000

Quick Plan Facts

	Actual as of 09/30/13	% Chng from 1 year ago
Total participant count	397	15.1%
Total new enrollments YTD count	52	-11.9%
Total plan assets (millions)	$26.31	33.8%
Total deferrals YTD (millions)	$1.49	26.9%
Total rollovers-in YTD (millions)	$3.55	-30.4%
ProAccount assets (millions)	$5.10	120.1%
ProAccount participant count	78	188.9%

Market Activity

S&P 500 CHANGE YTD: 17.9%



The 500 companies included in this index are selected by the S&P Index committee; a few of the mitigating factors are market size, industry representation and liquidity. This index is designed to be an overall indication of the United States stock market. The 500 securities represent approximately 75% of the total market value of all U.S. stocks.

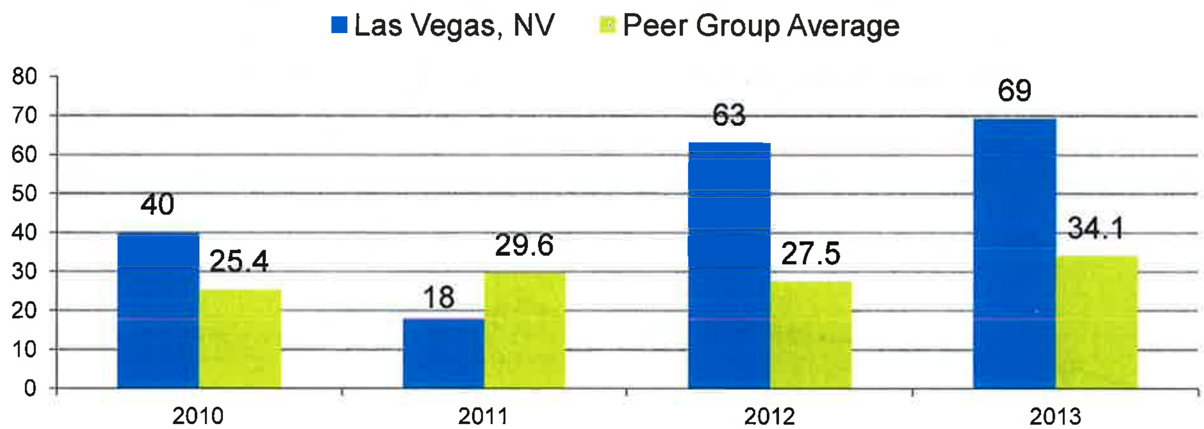
PLAN PARTICIPATION

Participant Status

	12/31/10	12/31/11	12/31/12	9/30/13	% Chng from 1 year ago
# of Participants Actively Deferring	233	243	297	340	15.3%
# of Inactive Participants*	39	43	50	55	12.2%
# of Participants in Payout	0	1	1	2	100.0%
Total Participants	**272**	**287**	**348**	**397**	**15.1%**

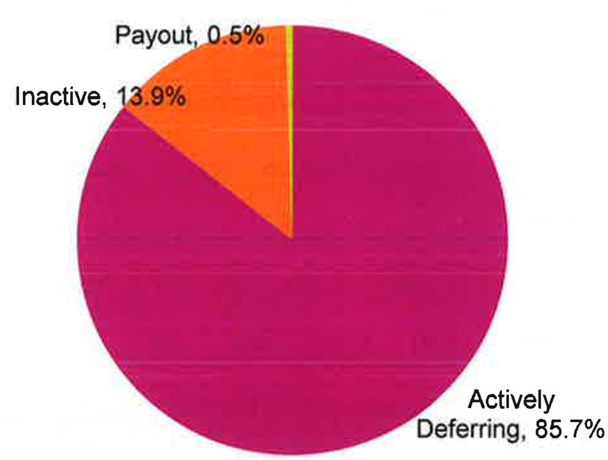
* Inactive participants are those with a balance, not deferring and not in payout

New Participant Count



2013 numbers are annualized

Total Participants as of 09/30/13

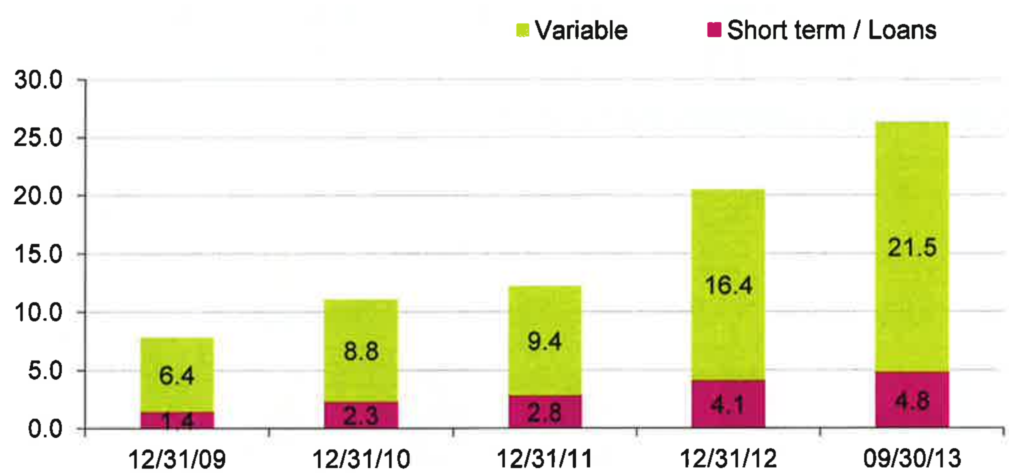


PLAN ASSETS

Total Plan Assets (Millions)

12/31/09	12/31/10	12/31/11	12/31/12	9/30/13	% Chng from 1 year ago
$7.8	$11.1	$12.2	$20.5	$26.3	33.8%

Plan Assets Summary (Millions)



Plan Assets by Investment Class (Thousands)

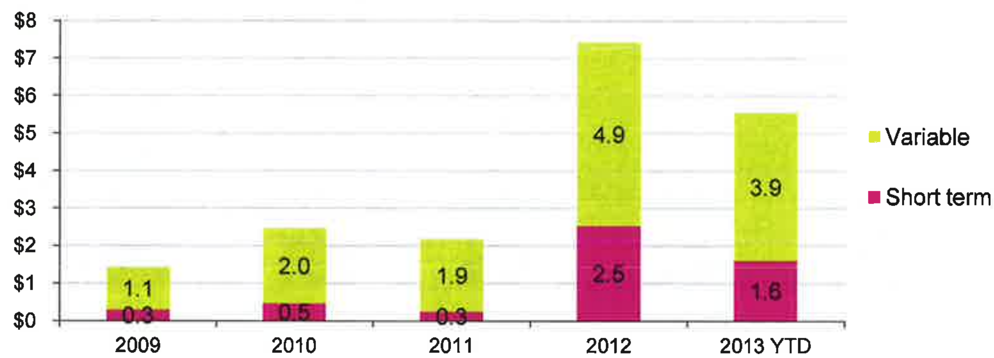
Investment Class	12/31/11	12/31/12	09/30/13	% of Total
Asset Allocation	$4,299.96	$5,469.41	$6,908.51	26.3%
International	$657.67	$1,818.87	$2,596.94	9.9%
Small Cap	$333.86	$758.10	$1,058.37	4.0%
Mid Cap	$461.06	$786.79	$1,048.04	4.0%
Large Cap	$1,291.19	$3,275.73	$4,915.44	18.7%
Balanced	$0.00	$0.00	$0.00	0.0%
Bonds	$499.33	$2,014.55	$2,565.76	9.8%
Short term	$2,052.96	$3,177.49	$3,627.13	13.8%
SDO	$0.00	$0.00	$0.00	0.0%
Specialty	$1,876.11	$2,277.07	$2,439.57	9.3%
Loan	$747.70	$916.93	$1,146.72	4.4%
Total	**$12,219.84**	**$20,494.94**	**$26,306.48**	**100.00%**

PLAN CONTRIBUTIONS

Total Contributions by Year (Millions)

	2009	2010	2011	2012	2013 YTD	% Chng from 1 year ago
Deferrals	$1.1	$1.2	$1.3	$1.6	$1.5	26.9%
Rollovers-In	$0.2	$1.1	$0.5	$5.3	$3.6	-30.4%
Other	$0.2	$0.2	$0.3	$0.5	$0.5	54.5%
Total	$1.4	$2.5	$2.2	$7.4	$5.5	-16.1%

Plan Contributions Summary (Millions)



Plan Contributions by Investment Class (Thousands)

Investment Class	2011	2012	2013 YTD	% Total
Asset Allocation	$761.77	$1,812.69	$1,714.75	30.9%
International	$114.26	$476.69	$382.68	6.9%
Small Cap	$80.59	$212.29	$150.74	2.7%
Mid Cap	$74.16	$315.68	$143.74	2.6%
Large Cap	$204.93	$927.24	$747.40	13.5%
Balanced	$0.00	$0.00	$0.00	0.0%
Bonds	$156.68	$524.16	$385.83	7.0%
Short term	$251.59	$2,539.70	$1,607.58	29.0%
SDO	$0.00	$0.00	$0.00	0.0%
Specialty	$537.30	$609.48	$408.53	7.4%
Loan	$0.00	$0.00	$0.00	0.0%
Total	**$2,181.29**	**$7,417.93**	**$5,541.23**	**100.0%**

IN SUMMARY

This report contains valuable information and insights about your plan. Now it is time to take action! Here are some suggestions to get you started:

1. Identify your top three areas of focus.

2. Consider which of the following suggestions would work best for

- Educational Workshops for your employees
- Additional 1-on-1 meetings with your Representative
- Benefit Fairs
- Open Enrollment
- Employer communication options (e.g. emails, staff meetings…)
- Other____________________________

3. Discuss your plan with your Nationwide Representative.

We look forward to working with you to bring even greater value to your employees through deferred compensation.

Nationwide®

Nationwide® Retirement Solutions
Living the Partnership, Earning Your Trust

This plan-level statistical report is just one of the ways that Nationwide lives its partnership with you as a valued plan sponsor. This tool allows us to together analyze your plan and compare it to plans of comparable size under our management so that your participants receive plan education in ways that motivate them and support their needs.

When you're one of the leaders in the industry, you're called to a higher standard. Nationwide Retirement Solutions' (NRS) position as an industry leader stems from nearly 40 years in service to public sector retirement plan administrators like you.

Over the years, we have maintained our industry leadership position by being one of the top providers of record-keeping, sales and marketing services to public sector retirement plans in terms of number of clients served and range of assets under management. Here's why:

- our average client tenure is 18 years
- we partner with more than 7,800 clients * and have a 99.6% plan retention rate
- we provide education and service to 1.3 million participants *
- we manage more than $56 billion in assets *
- we have been featured in the top 10 most trusted companies for privacy since 2000 by TRUSTe and Ponemon Institute *for the fifth time in eight years.*
- we are a subsidiary of Nationwide Financial®, a leading provider of annuities, life insurance, retirement plans and financial services
- we offer recordkeeping, administration and investment products for:
  - 457(b) Deferred compensation plans serving city, county, special district and state employees
  - 401(a) and grandfathered 401(k) Defined employer-contribution plans serving city, county, special district and state employees
  - PEHP® Tax–free investment plan for post-employment health care expenses

Most importantly, *we are proud to serve you and your plan* through our representatives in the field and in our home office.

What does all this mean to you? Our tenure, our legacy, our service and our people make us uniquely qualified to handle your retirement plan needs. This **Gauging Success** report is just one of the ways that we work with you to understand both your needs as an administrator and your employees' needs for planning for their retirement.

*As of 09/30/13

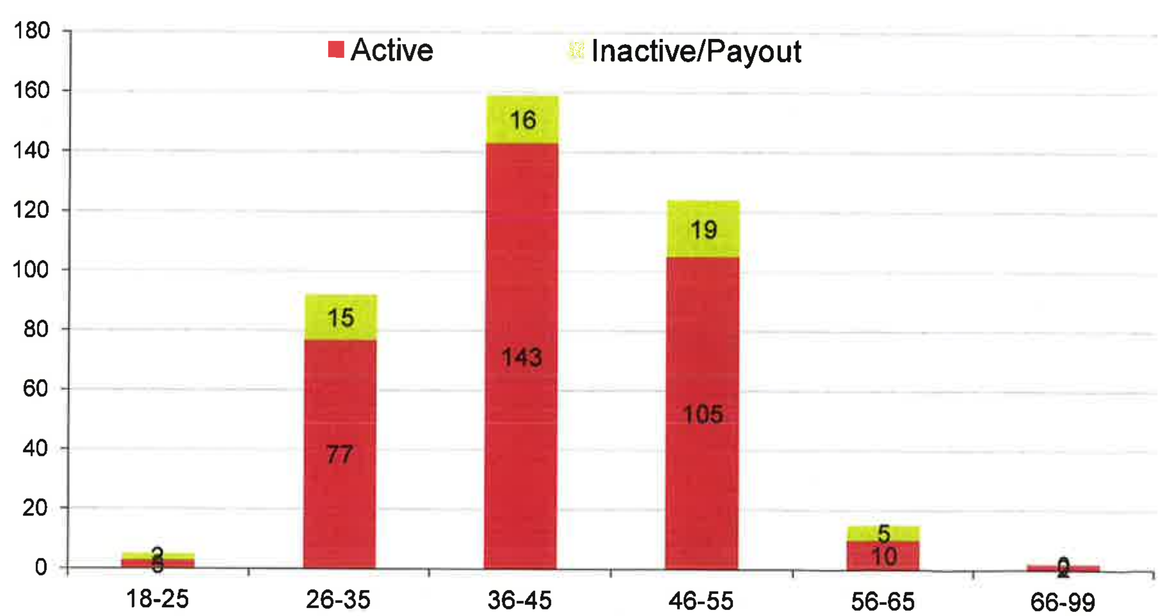
APPENDIX

PLAN PARTICIPATION

Participant Counts by Age as of 09/30/13

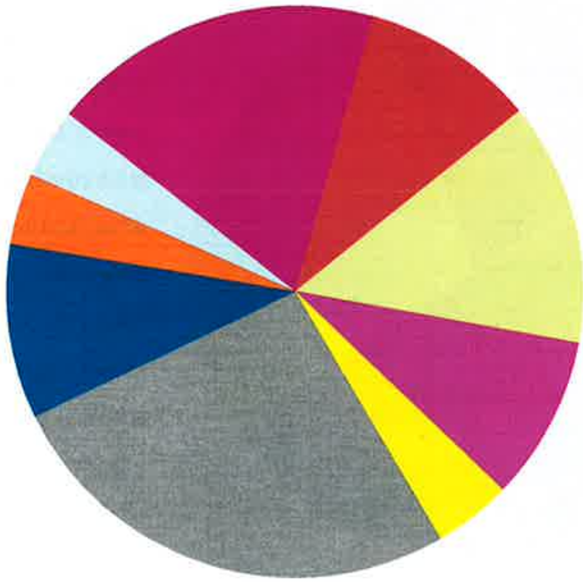
Age Group	Total Participant Count	Male Participant Count	Female Participant Count	Actively Def Participant Count	Inactive / Payout Count
18-25	5	4	1	3	2
26-35	92	88	4	77	15
36-45	159	141	18	143	16
46-55	124	112	12	105	19
56-65	15	15	0	10	5
66-99	2	2	0	2	0
Total	**397**	**362**	**35**	**340**	**57**

Participant Counts by Age as of 09/30/13



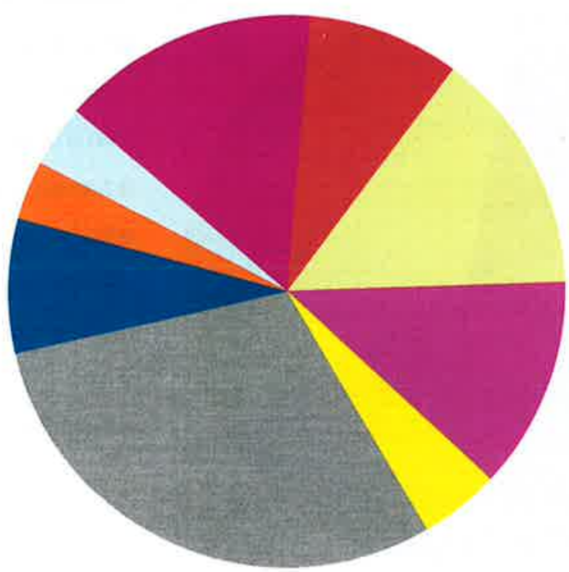
PLAN ASSETS

Las Vegas, NV Asset Allocation as of 09/30/13



Asset Allocation	26.3%
International	9.9%
Small Cap	4.0%
Mid Cap	4.0%
Large Cap	18.7%
Balanced	0.0%
Bonds	9.8%
Short term	13.8%
SDO	0.0%
Specialty	9.3%
Loan	4.4%

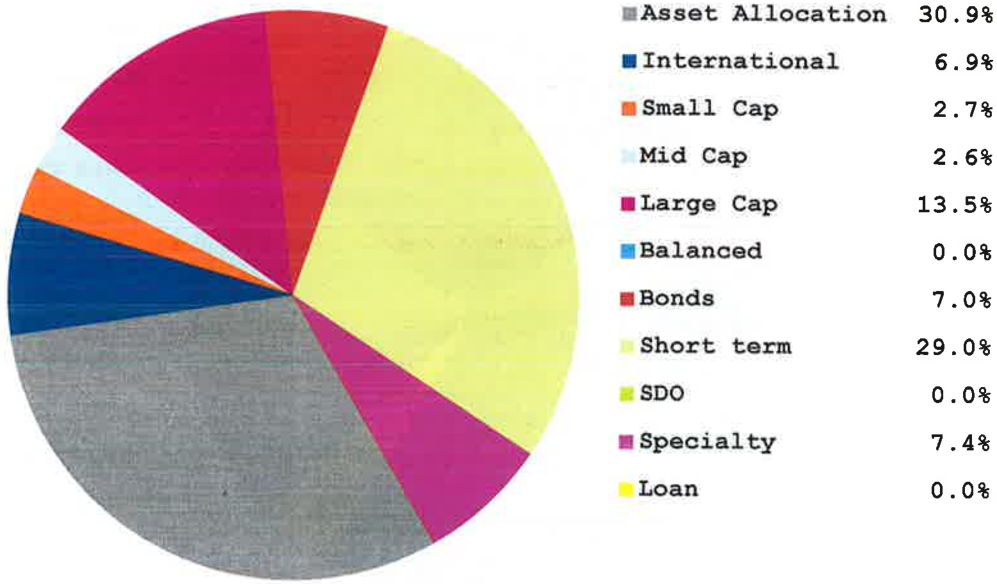
Las Vegas, NV Asset Allocation as of 09/30/12



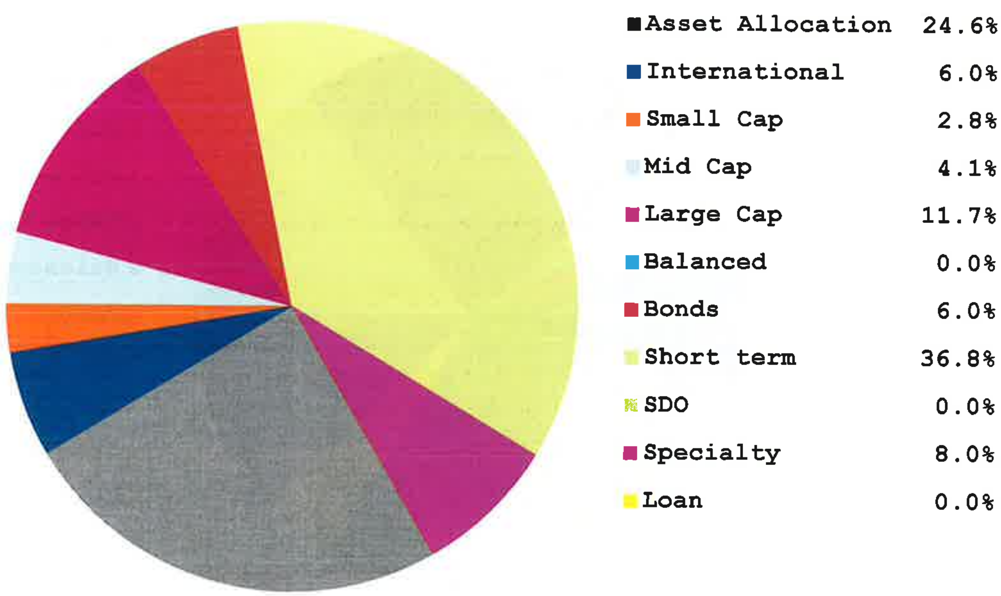
Asset Allocation	29.8%
International	7.9%
Small Cap	3.4%
Mid Cap	3.6%
Large Cap	15.0%
Balanced	0.0%
Bonds	8.8%
Short term	14.3%
SDO	0.0%
Specialty	12.4%
Loan	4.7%

PLAN CONTRIBUTIONS

Las Vegas, NV Contribution Allocation 2013 YTD



Las Vegas, NV Contribution Allocation 2012 YTD



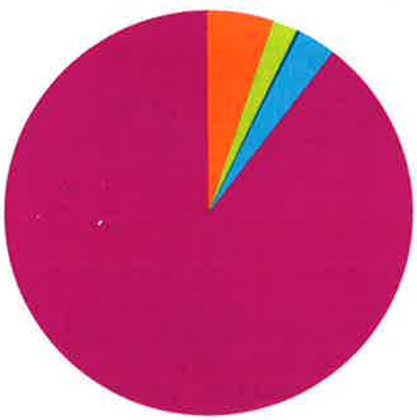
PEER COMPARISONS

Your Peer Group is NRS cases, within your region, with assets of $20 million - $50 million. The peer group consists of 28 NRS cases.

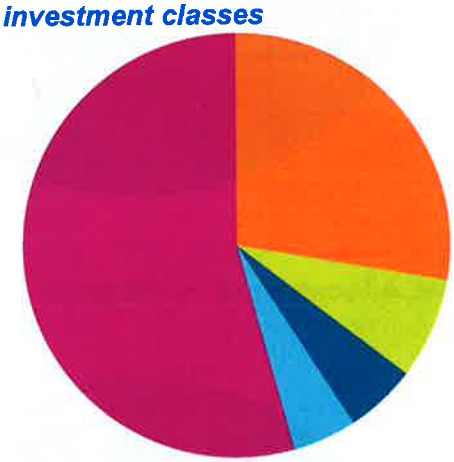
	Las Vegas, NV	Peer Group	Ibbotson Recommended
Average # of asset classes	5.1	3.6	5.0
Average annualized deferrals	$5,852	$5,460	
Average assets	$66,263	$61,304	

Asset Allocation Summary as of 09/30/13

percentage of participants by number of investment classes



Las Vegas, NV



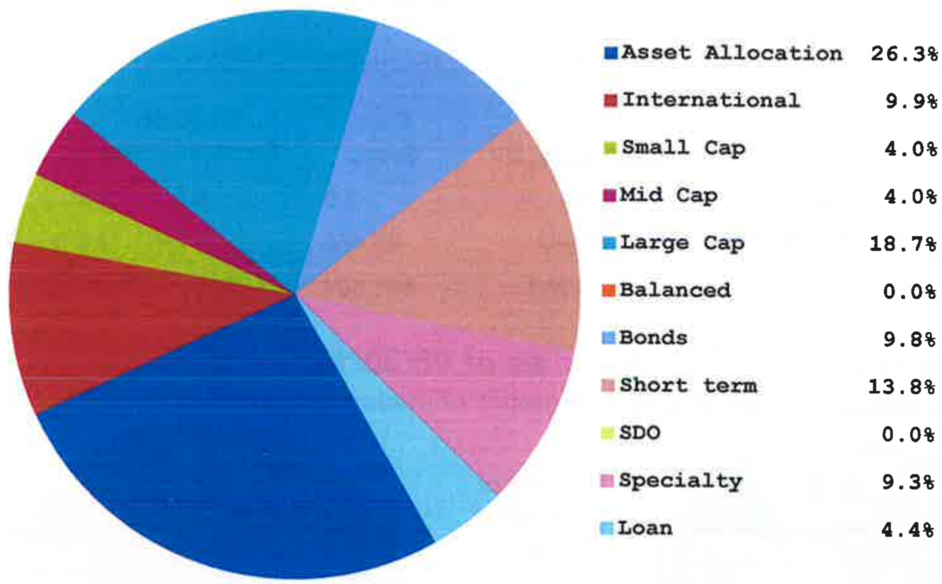
Peer Group

Average Account Balance and Annualized Deferrals by Age Group as of 09/30/13

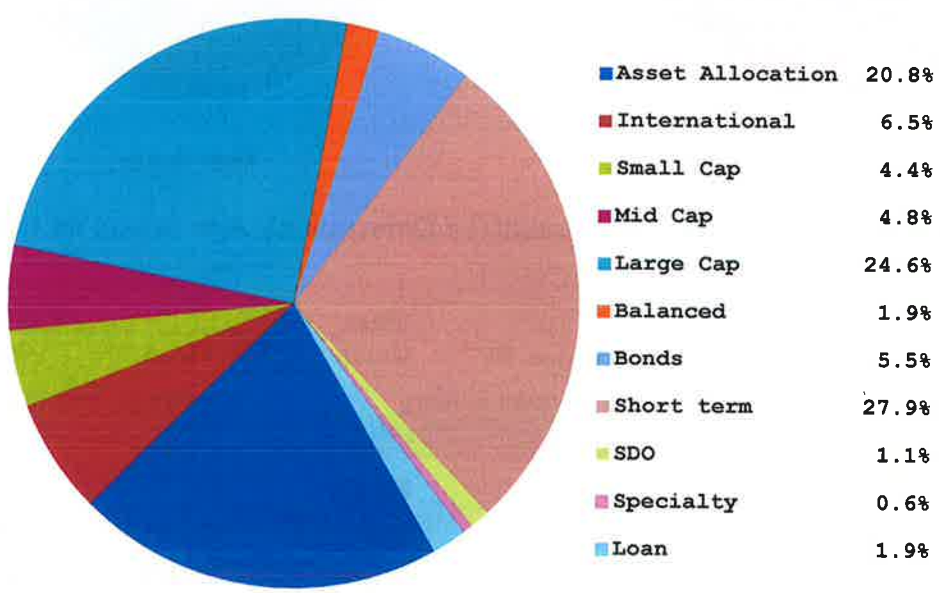
Age Group	Las Vegas, NV	Peer Group	Las Vegas, NV	Peer Group
	Account Balance		Annualized Deferrals	
18-25	$3,152	$12,700	$1,278	$3,144
26-35	$26,543	$21,206	$3,511	$3,750
36-45	$55,453	$45,641	$5,321	$4,624
46-55	$103,367	$73,802	$8,216	$6,291
56-65	$125,225	$83,129	$5,860	$7,383
66-99	$167,881	$83,050	$16,662	$8,200

PEER COMPARISONS

Las Vegas, NV Asset Allocation as of 09/30/13

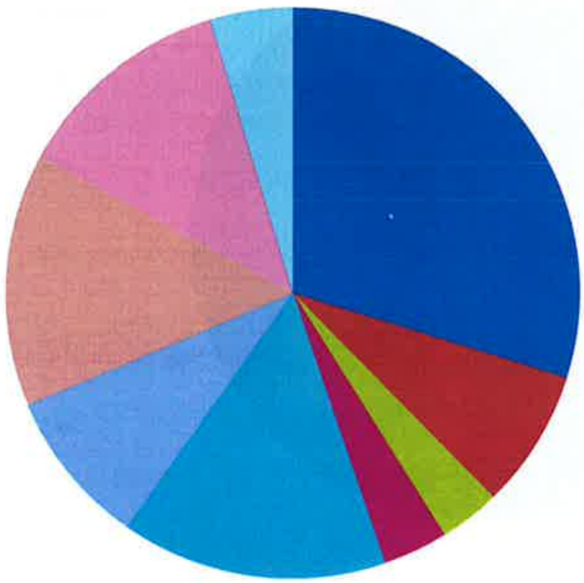


Peer Group Asset Allocation as of 09/30/13



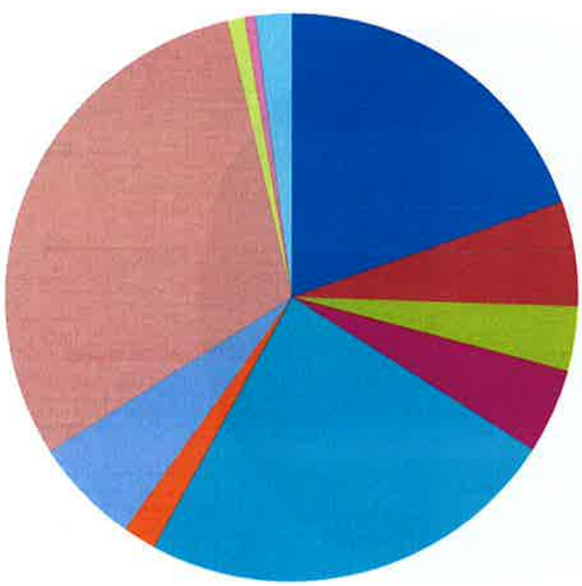
PEER COMPARISONS

Las Vegas, NV Asset Allocation as of 09/30/12



Asset Allocation	29.8%
International	7.9%
Small Cap	3.4%
Mid Cap	3.6%
Large Cap	15.0%
Balanced	0.0%
Bonds	8.8%
Short term	14.3%
SDO	0.0%
Specialty	12.4%
Loan	4.7%

Peer Group Asset Allocation as of 09/30/12

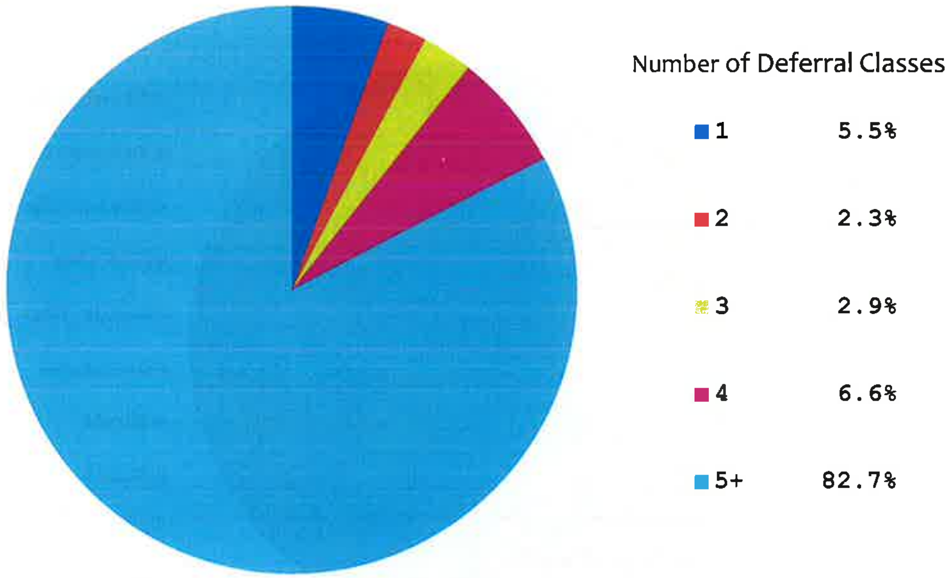


Asset Allocation	19.6%
International	6.0%
Small Cap	3.7%
Mid Cap	4.8%
Large Cap	23.9%
Balanced	1.9%
Bonds	6.0%
Short term	30.5%
SDO	1.0%
Specialty	0.6%
Loan	2.0%

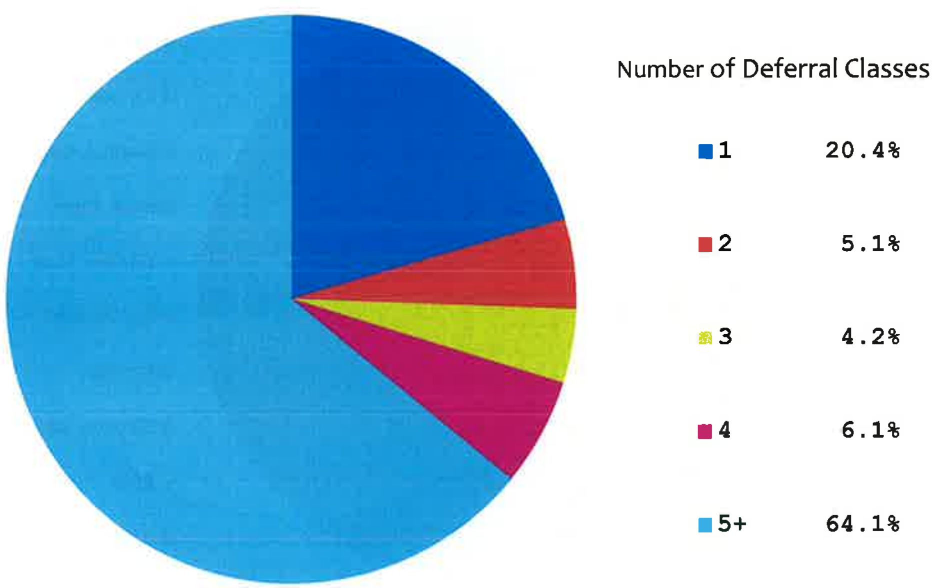
PEER COMPARISONS

Deferral allocation summary: percentage of participants by number of deferral investment classes

Las Vegas, NV 2013 YTD

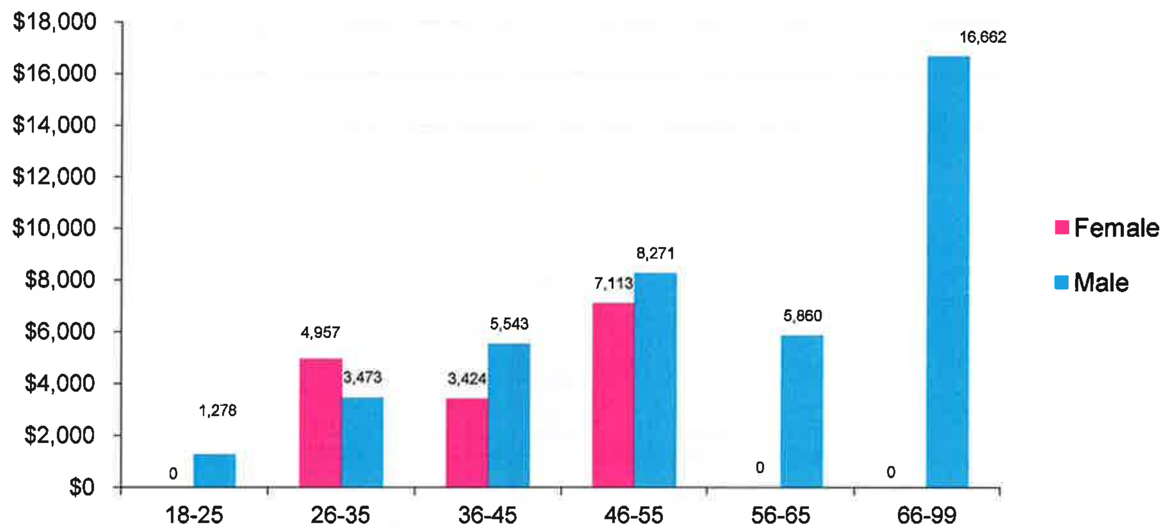


Peer Group 2013 YTD

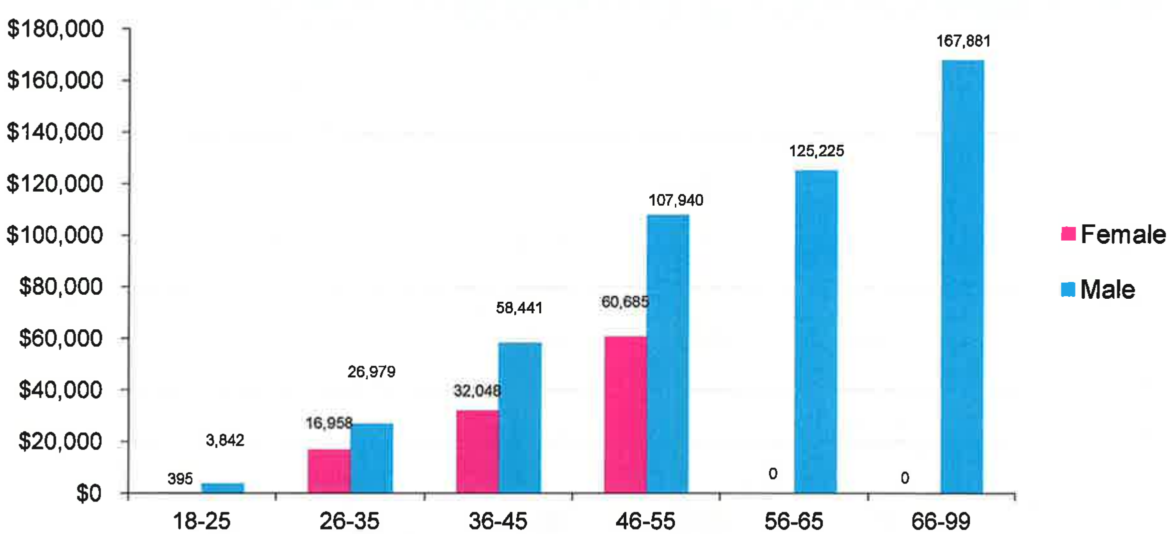


PARTICIPANT DEMOGRAPHICS

Male/Female Average Deferrals by Age

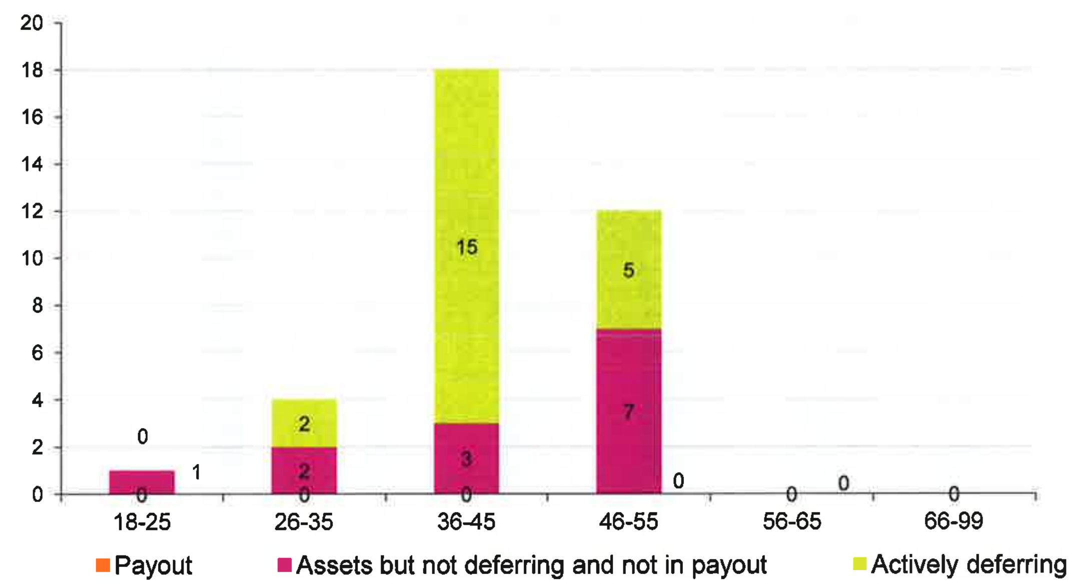


Male/Female Average Account Balance by Age as of 09/30/13

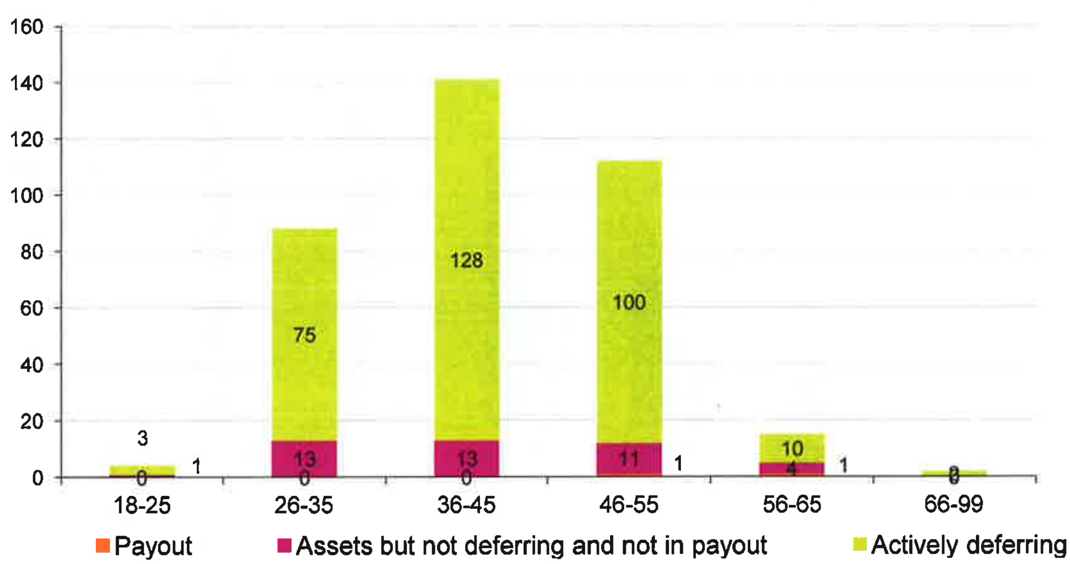


PARTICIPANT DEMOGRAPHICS

Female Participant Count by Age and Status as of 09/30/13



Male Participant Count by Age and Status as of 09/30/13



PLAN ASSETS

as of 09/30/13

Fund	Asset Value	% of Assets	Count	% of Participants
Asset Allocation				
Nationwide Investor Destinations Aggressive Fund: Service Class	3,128,558.65	11.9%	108	27.2%
Nationwide Investor Destinations Conservative Fund: Service Class	58,769.48	0.2%	6	1.5%
Nationwide Investor Destinations Moderate Fund: Service Class	1,790,554.46	6.8%	42	10.6%
Nationwide Investor Destinations Moderately Aggressive Fund: Service Class	1,713,975.33	6.5%	64	16.1%
Nationwide Investor Destinations Moderately Conservative Fund: Service Class	216,647.24	0.8%	7	1.8%
Sub-Total Asset Allocation	**6,908,505.16**	**26.3%**		
Bonds				
American High-Income Trust(SM) - Class R3	886,867.34	3.4%	126	31.7%
Eaton Vance Build America Bond Fund Class A	38,470.41	0.1%	7	1.8%
PIMCO Total Return Fund	1,640,427.10	6.2%	149	37.5%
Sub-Total Bonds	**2,565,764.85**	**9.8%**		
International				
Capital World Growth and Income Fund(SM) - Class R3	1,067,452.32	4.1%	139	35.0%
EuroPacific Growth Fund(R) - Class R3	1,529,490.51	5.8%	160	40.3%
Sub-Total International	**2,596,942.83**	**9.9%**		
Large Cap				
Dreyfus Appreciation Fund, Inc.	411,264.98	1.6%	94	23.7%
Invesco Growth and Income Fund - Class A	812,612.42	3.1%	112	28.2%
Nationwide Growth Fund - Class A	3,012.51	0.0%	3	0.8%
Nationwide S&P 500 Index Fund - Service Class	1,011,227.69	3.8%	125	31.5%
Neuberger Berman Socially Responsive Fund	645,906.54	2.5%	110	27.7%
Oppenheimer Value Fund A	431,176.86	1.6%	105	26.4%
T. Rowe Price Growth Stock Fund - R Class	910,775.94	3.5%	131	33.0%
The Growth Fund of America(R) - Class R3	689,465.28	2.6%	49	12.3%
Sub-Total Large Cap	**4,915,442.22**	**18.7%**		
Loan				
Loan Fee	1,146,718.95	4.4%	85	21.4%

Please consider the funds' investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Read the prospectus carefully before investing. Prospectuses may be obtained from your plan's website or by calling your plan's toll-free customer service phone number.

The use of diversification and asset allocation as part of an overall investment strategy does not assure a profit or protect against loss in a declining market.

Asset allocation 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 expenses of the asset allocation fund itself, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

PLAN ASSETS

as of 09/30/13

Fund	Asset Value	% of Assets	Count	% of Participants
Sub-Total Loan	**1,146,718.95**	**4.4%**		
Mid Cap				
American Century Heritage Fund - Class A	257,006.04	1.0%	42	10.6%
Goldman Sachs Mid Cap Value Fund	407,954.37	1.6%	46	11.6%
Nationwide Mid Cap Market Index Fund	383,075.28	1.5%	52	13.1%
Sub-Total Mid Cap	**1,048,035.69**	**4.0%**		
Short Term Investments				
Dreyfus Cash Management - Participant Shares	321,625.07	1.2%	16	4.0%
Fixed Assets	318,651.26	1.2%	69	17.4%
Nationwide Fixed Account	2,986,852.33	11.4%	85	21.4%
Sub-Total Short Term Investments	**3,627,128.66**	**13.8%**		
Small Cap				
American Beacon Small Cap Value Fund - Advisor Class	183,382.15	0.7%	40	10.1%
Oppenheimer Main Street Small Cap Fund(R) A	561,823.15	2.1%	116	29.2%
UBS U.S. Small Cap Growth Fund - Class A	313,169.30	1.2%	94	23.7%
Sub-Total Small Cap	**1,058,374.60**	**4.0%**		
Specialty				
American Century Real Estate Fund - Class A	1,340,567.63	5.1%	234	58.9%
BlackRock Natural Resources Trust - Investor A Shares	1,098,906.27	4.2%	166	41.8%
Nationwide Alternatives Allocation Fund - Class A	97.08	0.0%	1	0.3%
Sub-Total Specialty	**2,439,570.98**	**9.3%**		
Total	**26,306,483.94**			

Please consider the funds' investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Read the prospectus carefully before investing.

The use of diversification and asset allocation as part of an overall investment strategy does not assure a profit or protect against loss in a declining market.

Asset allocation 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 expenses of the asset allocation fund itself, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.