

HOW TO USE THE AUTOMATIC ASSET REBALANCING PROCESS



On Your Side[®]

Welcome to the Automatic Asset Rebalancing process. The following pages will help you understand what asset rebalancing is, why you may want to do it and everything you need to know to set it up. Here's how it works.

What is Automatic Asset Rebalancing?

A plan feature that automatically adjusts the funds in your account to fit your allocation preferences.

Why would you want to use it?

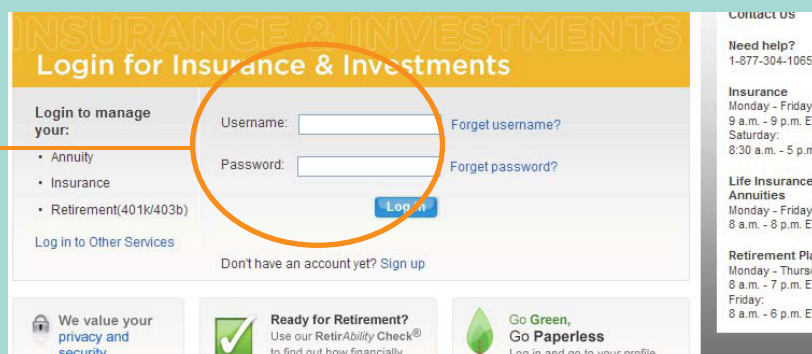
Over time, some funds in your retirement account may increase or decrease in value faster than others. If you want to keep the same balance of fund types in your account, then you may need to rebalance. (You can also rebalance if you see a new fund that you'd like to invest in.)

Please note: investing involves market risk, including possible loss of principal, and there's no guarantee that investment objectives will be achieved through asset allocation or diversification.

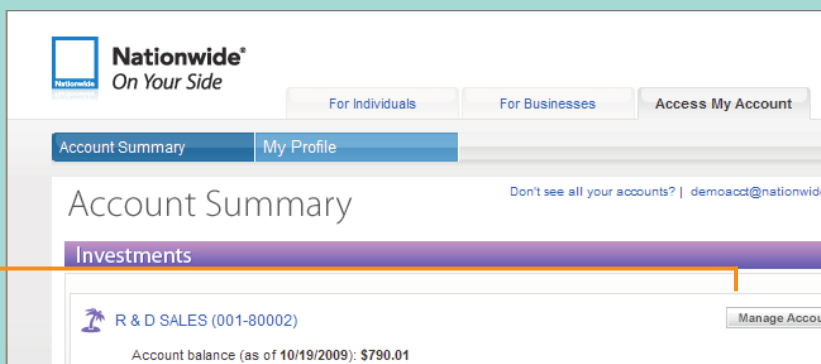
Let's get started.

STEPS:

- 1 Go to: nationwide.com/login
- 2 Log in: using your Username and Password



The screenshot shows the login page for Nationwide Insurance & Investments. The main heading is "Login for Insurance & Investments". Below this, there are two input fields: "Username:" and "Password:". To the right of each field is a link: "Forget username?" and "Forget password?". A blue "Login" button is positioned below the password field. On the left side, there is a section titled "Login to manage your:" with a list of services: "Annuity", "Insurance", and "Retirement(401k/403b)". Below this list is a link "Log in to Other Services" and a link "Don't have an account yet? Sign up". On the right side, there is a "Contact Us" section with "Need help?" and the phone number "1-877-304-1065". Below that are service hours for "Insurance" and "Life Insurance, Annuities". At the bottom, there are three promotional banners: "We value your privacy and security", "Ready for Retirement? Use our RetirAbility Check® to find out how financially", and "Go Green, Go Paperless Log in and go to your profile".



The screenshot shows the account summary page for Nationwide. The header includes the Nationwide logo and the slogan "On Your Side". There are three tabs: "For Individuals", "For Businesses", and "Access My Account". Below the tabs, there are two main sections: "Account Summary" and "My Profile". The "Account Summary" section is active and shows the heading "Account Summary" and a link "Don't see all your accounts? | demoacct@nationwide". Below this, there is a section titled "Investments" with a purple header. Under "Investments", there is a sub-section for "R & D SALES (001-80002)" with a "Manage Account" button. Below this, it shows "Account balance (as of 10/19/2009): \$790.01".

- 3 Click: Manage Account

STEPS:

4 Select: Change funds on my own

Nationwide®
Welcome, TIM : [Contact Us](#) | [Log Out](#)

For Individuals | For Businesses | Access My Account

Account Summary | On Your Side | My Profile

Manage Account

 R & D SALES RETIREMENT PLAN 001-80002

My Balance
Account Balance as of 1/10/2011
\$524.58

Plan Information
Name: TIM T CONSULTANT SSN: XXX-XX-1000
Plan Name: R & D SALES RETIREMENT PLAN Plan Number: 001-80002

Contact Us
Retirement Plans
1-888-867-5175
Weekdays 8 a.m. - 7 p.m. ET

Holiday Note
The stock market is closed on **January 17** in observance of **Martin Luther King Day**.
Any transactions submitted after **4:00 p.m. Eastern Time on January 14** will take place after the market closes on **January 18**.

Are you prepared for retirement?
Find out with the On Your Side Interactive Retirement Planner™. Launch it now.

You have options with your retirement investments.
Visit our Rollover Center.

Balance Detail
Rate of Return | My Funds | My Funds - Chart

Total Variable Options:	\$462.11
Current Account Value:	\$462.11
Current Vested Account Value:	\$404.58
Outstanding Loan Balance:	\$120.00
100073219	\$120.00
Total Vested Account Value: as of 1/10/2011	\$524.58

View Account | **Explore Funds** | **Move Money**

Transaction History | Fund Performance | **Change Funds on My Own**

Future Allocation | Fund Evaluator | Model a Loan
Statements | Unit Values | Request/Quote a Loan
Learning Center | Trading Policies | Enter Loan System
Change Address | Change Contribution
News | Rollover Center
Automatic Enrollment

Please note: Your plan may include Collective Investment Funds for which prospectuses are not applicable. These funds are

5 Select: Reallocate your current balance

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For Individuals | For Businesses | Access My Account

Account Summary | My Profile

Account Summary > Manage Account > Move Money: Change Funds on My Own

Change Funds on My Own

Move Money | Select a type of transaction

Change Funds on My Own
Change Contribution
Rollover Center

Back to Manage Account

Reallocate your balance
Request a one-time asset rebalance or schedule/delete an Automatic Asset Rebalance.

Transfer money between funds
Move money from one fund into two or more funds and leave the rest unchanged. This won't change how future contributions are invested.

Allocate your future contributions
Change how future contributions will be invested without changing your existing balance.

Future Contribution

Continue

6 Click: Continue

If you don't have Automatic Asset Rebalance in place, the screen below will appear. Scroll down this screen and enter the exact percentages for each new fund.

STEPS:

7 Scroll down: Enter the exact percentage for each new fund

Nationwide® Welcome, TIM : Contact Us | Log Out

For Individuals For Businesses Access My Account

Account Summary My Profile

Account Summary > Manage Account > Move Money: Change Funds on My Own > Reallocate Balance

Reallocate Balance R & D SALES RETIREMENT PLAN 001-80002

1. choose investment options 2. review and setup optional AAR 3. print confirmation

Instructions

Automatic Asset Rebalancing (AAR) allows you to restructure your existing account balance and reallocate future contributions to help keep your portfolio in line with your financial goals.

You may reallocate your existing account balance and establish a reallocation as a one-time asset rebalance, or you may enroll in an AAR and schedule a desired frequency date. Options include quarterly, semi-annually, or annually. Your fund balance available for asset rebalancing may be different from your total account balance. Please ask your Retirement Plan Representative for details.

For your convenience, we have copied the allocations you specified for future contributions in the "Current Percent" column. If you would like to create a one-time asset rebalance to match your future contributions, please re-enter those percentages in the "New Percent" column and click Continue. Please note that asset rebalancing requests will not include assets held in a self-directed brokerage account.

If you would like to create a one-time asset rebalance based on available investment options and percentages you choose, enter the percent for each fund in the "New Percent" column. Use whole numbers and make sure the total of all investment options equals 100%. Enter your selections below and click Continue.

Please keep in mind that if you have established an AAR and would like to make changes to your investment mix, you must delete the existing AAR transaction.

If you make changes to your future contributions, your next scheduled AAR transaction will reflect these changes.

Some of the funds in your plan may have short-term trading policies, such as a redemption fee or a trading restriction. These funds are indicated below with either an or a and are paired with a footnote found at the bottom of this page.

For more information, view the [Frequently Asked Questions \(FAQs\)](#) or see a list of [Trading Policies](#) without leaving this transaction page. Or, you can leave this page and visit the explore funds section to review the fund's prospectus for specific details.

Show My Favorite Funds first

Page 1 of 2 **Next** Go to page **Go**

Available Investment Option	Current Percent	New Percent
Abdrdn EMrg MKT A		<input type="text"/> %
Abdrdn Intl Eq A		<input type="text"/> %
Abdrdn Optm Alloc Defn A ‡		<input type="text"/> %
Abdrdn Optm Alloc Mod Gr A ‡	10	<input type="text"/> %
Abdrdn Optm Alloc Spec A ‡		<input type="text"/> %
Abdrdn US Eq A		<input type="text"/> %
AllBer Bal Adv ‡		<input type="text"/> %

8 Click: Continue

Additional Funds Are Available

Your plan allows for investment in additional options. Click to research all investment options available to your plan.

[Choose from additional funds](#)

‡Denotes funds selected by plan participant(s) through the Fund Window

- This fund has a trading restriction policy, which means the fund house limits the number of times you can trade in and/or out of the fund. View the [Frequently Asked Questions \(FAQs\)](#) or see a list of [Trading Policies](#) without leaving this transaction page. Or, you can leave this page and visit the explore funds section to review the fund's prospectus for specific details.
- A fee may be charged if assets are traded in and out of the same fund within a specified time frame. View the [Frequently Asked Questions \(FAQs\)](#) or see a list of [Trading Policies](#) without leaving this transaction page. Or, you can leave this page and visit the explore funds section to review the fund's prospectus for specific details.

Next, you'll see the question "Would you like the allocation percentages you chose to automatically rebalance in the future?"

Click: "Yes, please set up Automatic Asset Rebalancing and change my allocation percentages for future contributions" if you would like your future contributions to match the reallocation percentages you entered.

Click: Continue

If you would like to set up this asset rebalance for one time only, click "No, this should be a one-time asset rebalance" and then "Continue." You'll have to re-enter any future allocations.

STEPS:

9 **Select:** Yes, please set up Automatic Asset Rebalancing
or

Select: No, this should be a one-time asset rebalance

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[For Individuals](#) [For Businesses](#) [Access My Account](#)

[Account Summary](#) [My Profile](#)

[Account Summary](#) > [Manage Account](#) > [Move Money: Change Funds on My Own](#) > [Reallocate Balance](#)

Reallocate Balance

 R & D SALES RETIREMENT PLAN 001-80002

1. choose investment options 2. review and setup optional AAR 3. print confirmation

This request to reallocate your current balance must be submitted by the close of the New York Stock Exchange to receive today's closing value. Otherwise, your transaction will be effective the next business day the NYSE is open.

Investment Option	Allocation Percent
Abrden Emrg Mkt A	50%
Abrden Intl Eq A	25%
Abrden Optm Alloc Defn A ‡	25%
Total:	100%

[Cancel](#)

Would you like the allocation percentages you chose to automatically rebalance in the future and be used for your future contributions?

No, this should be a one-time asset rebalance. Do not change the allocation percentages for my future contribution.

Yes, please set up Automatic Asset Rebalancing and change my allocation percentages for future contributions.

[Continue](#)

10 **Click:** Continue

The screen below appears if you selected **No, this should be a one-time asset rebalance.**

Please print a copy of this page for your records.

STEPS:

11 Print a copy for your records

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Welcome, TIM : [Contact Us](#) | [Log Out](#)

[For Individuals](#) [For Businesses](#) [Access My Account](#)

[Account Summary](#) [My Profile](#)

[Account Summary](#) > [Manage Account](#) > [Move Money: Change Funds on My Own](#) > [Reallocate Balance](#)

Reallocate Balance R & D SALES RETIREMENT PLAN 001-80002

1. choose investment options 2. review and setup optional AAR 3. print confirmation

Confirmation of Change

Your request to reallocate your current balance has been accepted. This request will be processed unless you cancel it before the close of the New York Stock Exchange on the effective date shown below.

Keep in mind that if you have Automatic Asset Rebalancing on your account, this transaction could be overridden when your account is rebalanced.

Please print a copy of this page for your records.

Effective Date	11/10/2010
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Investment Option	Percent
Abdrden Emrg Mkt A	50%
Abdrden Intl Eq A	25%
Abdrden Optm Alloc Defn A ‡	25%
Total:	100%

[Go to my Manage Account page](#)

Do you also want your future contributions to be allocated as shown above?
You have just rebalanced your current investments. Would you like your future investment allocations to match the funds and percentages listed? Select **Yes** or **No**, then click **Continue**.

Yes

No, thanks. [Go to my Manage Account page](#)

[Continue](#)

12 Click: Continue

If you selected **Yes, please set up Automatic Asset Rebalancing**, choose the frequency you'd like the rebalancing to occur.

Click: Submit

STEPS:

13 Choose your desired frequency

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For Individuals | For Businesses | Access My Account

Account Summary | My Profile

Account Summary > Manage Account > Move Money: Change Funds on My Own > Reallocate Balance

Reallocate Balance R & D SALES RETIREMENT PLAN 001-80002

1. choose investment options | 2. review and setup optional AAR | 3. print confirmation

Set up Automatic Asset Rebalancing (AAR)

Choose how frequently you wish to rebalance, then click **Submit**.

Select one of the following options:

- Quarterly (every 90 days)
- Semi-annually (every 182 days)
- Annually (every 365 days)

Cancel | Submit

Continue

14 Click: Submit

The next screen is your confirmation screen. Just print a copy for your records.

STEPS:

15 Print confirmation screen

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[For Individuals](#) [For Businesses](#) [Access My Account](#)

[Account Summary](#) [My Profile](#)

[Account Summary](#) > [Manage Account](#) > [Move Money: Change Funds on My Own](#)

Reallocate Balance R & D SALES RETIREMENT PLAN 001-80002

1. choose investment options 2. review and setup optional AAR 3. print confirmation

Automatic Asset Rebalancing (AAR) confirmation

You have chosen Automatic Asset Rebalancing on a **quarterly** basis.
Your first Automatic Asset Rebalance is scheduled for November 10, 2010
Your future contributions will be allocated using the percentages shown below.
Please print a copy of this page for your records.

Automatic Asset Rebalancing (AAR) Details

Frequency	Date of Next AAR
Quarterly	11/10/2010

Fund Name	Percentage
Abrden Emrg MKT A	50%
Abrden Intl Eq A	25%
Abrden Optm Alloc Defn A †	25%
Total:	100%

[Go to my Manage Account page](#)

If you already have Automatic Asset Rebalancing established on your account, the message below will appear on the “Change Funds on My Own” screen.

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[For Individuals](#) [For Businesses](#) [Access My Account](#)

[Account Summary](#) [My Profile](#)

[Account Summary](#) > [Manage Account](#) > [Move Money: Change Funds on My Own](#)

Change Funds on My Own R & D SALES 001-00001

Move Money

- Overview
- [Hire a Professional](#)
- [Change Funds on My Own](#)
- [Model a Loan](#)
- [Rollover Center](#)

[< Back to Manage Account](#)

Select a type of transaction

Reallocate your balance
Request a one-time asset rebalance or schedule/delete an Automatic Asset Rebalance.

Automatic Asset Rebalancing Warning ✕

You currently have an Automatic Asset Rebalance established. You may still reallocate your current balance or transfer money between funds. However, any changes will be overridden when your existing Automatic Asset Rebalance cycles on its normal schedule.

Changes to your future allocation will also be utilized for your Automatic Asset Rebalancing starting with your next scheduled frequency date.

Are you sure you want to make changes?

Yes, I want to continue to make this change

No, I do not want to make this change

[Ok](#)

To cancel your current rebalance:

16 Click: Delete, pending automatic asset rebalance

You'll need to confirm this option on the next page by selecting "Yes," and "Submit." You'll now be able to set up a new Automatic Asset Rebalance.

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[Account Summary](#) [My Profile](#)

[Account Summary](#) > [Manage Account](#) > [Move Money: Change Funds on My Own](#) > [Reallocate Balance](#)

Reallocate Balance R & D SALES 001-00001

Automatic Asset Rebalancing (AAR) Details

Frequency:	Date of Next AAR:
Quarterly	12/14/2010

Fund Name	Percentage
Abnden Emrg Mkt A	65
Abnden US Eq A	35
Total:	100%

AAR Options

Choose one of the following options:

Delete pending automatic asset rebalance

Complete a one-time asset restructure

[Submit](#)

17 Click: Submit

Congratulations!

You're done!

If you have any questions
about setting up your
account, call 1-888-867-5175.

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value



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The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, FSB, a division of Nationwide Bank. Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

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