



Nationwide®

Take the next step

Your Retirement Plan Enrollment Guide

NEOS CONSULTING GROUP, LLC 401(k) PLAN
Case # 857-80055






Welcome

This guidebook provides a great opportunity to learn about and join your retirement plan — a valuable benefit provided by your employer. Participating in your retirement plan is one of the best ways to prepare for your future.

Participating in the Plan is easy. This guidebook will show you how.

So what are you waiting for? Turn the page, and take the first step toward a brighter future.

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

Learn about retirement planning

Your company's retirement plan offers a great way to save for your future. We want to help you understand how this Plan can help you reach your goals. And, it's easy to get started!

What's it going to take?

For most Americans, Social Security benefits will not provide enough retirement income. In fact, these benefits typically account for 40% of current income at retirement.¹ Yet, some industry professionals say you'll need about **70% to 90%** of your current income just to maintain your standard of living in retirement.² But when you factor in inflation and increases in medical costs, others estimate you may need as much as **126%** of your final pay.³



You may need a lot more money
than Social Security will provide



2007

\$65,700

2014

\$87,600

Long-term or assisted-living care can be very expensive.⁵



Outliving your money. The annual Social Security cost of living adjustment (COLA) tends to lag the inflation seniors experience by a year or more.⁶ The result could mean an ever-increasing budget gap.



Health care. The amount a healthy couple turning age 65 in 2018 will need to cover health care costs in their remaining years.⁷

Given these realities, you may need to accumulate significant savings by the time you retire.

¹ *Understanding The Benefits*, Social Security Administration (June 2015).

² *Do I really need 100% of my pre-retirement income?*, CNN Money (July 2012).

³ *Hewitt Study Reveals Widening Gap Between Retirement Needs And Employee Saving Behaviors*, CCH Pension (July 2008).

⁴ *National Retirement Risk Index*, Center for Retirement Research at Boston College (2014).

⁵ *Genworth 2014 Cost of Care Survey* (January 2015).

⁶ *The COLA crunch: Why Social Security isn't keeping up with seniors' costs*, Reuters (October 2014).

⁷ *Health care for retirees*, bankrate.com (February 2013).

The earlier you start saving, the less it may cost per pay to reach your goal for retirement

That's because any earnings your savings generate get continually reinvested over the long term.

This process is called **compounding**, and it uses time to help your money make money for you. Like all investing strategies, compounding is not guaranteed to provide enough money through retirement. However, the longer the time until you want to start withdrawing your money, the greater the potential for your regular contributions and their earnings to grow.



MICHAEL

Starts at age 35

Stops at age 67

Contributes
for 32 yrs.

\$57.69/week

7% hypothetical
growth rate

Total contribution =
\$96,000

Age 67

\$342,306



ASHLEY

Starts at age 21

Stops at age 35

Contributes
for 14 yrs.

\$57.69/week

7% hypothetical
growth rate

Total contribution =
\$42,000

Age 67

\$610,374



COURTNEY

Starts at age 21

Stops at age 67

Contributes
for 46 yrs.

\$57.69/week

7% hypothetical
growth rate

Total contribution =
\$138,000

Age 67

\$952,682

This illustration is a hypothetical compounding calculation assuming a rate of return of 7% on a \$30,000 annual salary. It is not intended to serve as a projection or prediction of the investment results of any specific investments. Investments are not guaranteed. Depending on the underlying investments, returns may be higher or lower. If costs and expenses had been considered in this illustration, the return would have been less. Interest compounded annually based on weekly contributions.

Consider contributing at least 10% of your salary each payday

How much should you contribute to your retirement plan? While everyone’s situation is unique, some experts feel that you should aim to contribute at least 10% of your salary up to the maximum allowable if possible.⁸

As you can see in the chart below, even a small increase in the deferral per pay can turn into significant differences in possible account values over time.

Growth Period			Ending Balance		
Deferral Per Pay	Paycheck Impact	Annual Deferral	Accumulation 10 Years	Accumulation 20 Years	Accumulation 30 Years
\$25	\$18.75	\$650	\$9,304	\$27,605	\$63,607
\$50	\$37.50	\$1,300	\$18,607	\$55,210	\$127,214
\$75	\$56.25	\$1,950	\$27,911	\$82,815	\$190,821
\$100	\$75.00	\$2,600	\$37,214	\$110,420	\$254,428
\$250	\$187.50	\$6,500	\$93,036	\$276,051	\$636,070
\$500	\$375.00	\$13,000	\$186,071	\$552,102	\$1,272,139
\$750	\$562.50	\$18,000	\$257,637	\$764,449	\$1,761,423

This table shows the cumulative value of 26 biweekly deferral amounts over 10, 20, and 30 years, assuming a compound annual rate of 7% and a 25% federal tax rate, for a single person with an annual salary of \$38,000 and one deduction for federal tax purposes. Actual investment returns will vary from year to year, and the value of your account after the specified periods of years shown in the table may be less or more than the amounts shown. This illustration is hypothetical and is not intended to serve as a projection of the investment results of any specific investment. If fees and expenses were reflected, the returns would have been less.

⁸ *How to invest in a 401(k)*, CNN Money (August 2012)

► **Paycheck impact:** The difference between the amount of the deferral and how much your take-home pay is reduced. For example, you may defer \$25 per pay, and your retirement account will grow by \$25, but it will only appear to be \$18.75 out of pocket because of the pretax status.

Contribute now, pay taxes later

Pre-tax payroll deductions help you make the most of your money today

Your retirement plan allows you to defer money each pay period before it's taxed. That means fewer tax dollars are paid on today's income, making a smaller impact on your take-home pay. Basically, more money goes into your account than comes out of your paycheck.

You contribute	You invest	Biweekly pay reduced by	Annual income tax savings
3%	\$35	\$26	\$225
6%	\$69	\$52	\$450
9%	\$104	\$78	\$675
12%	\$138	\$104	\$900

Example of potential pretax savings for someone making \$30,000 a year

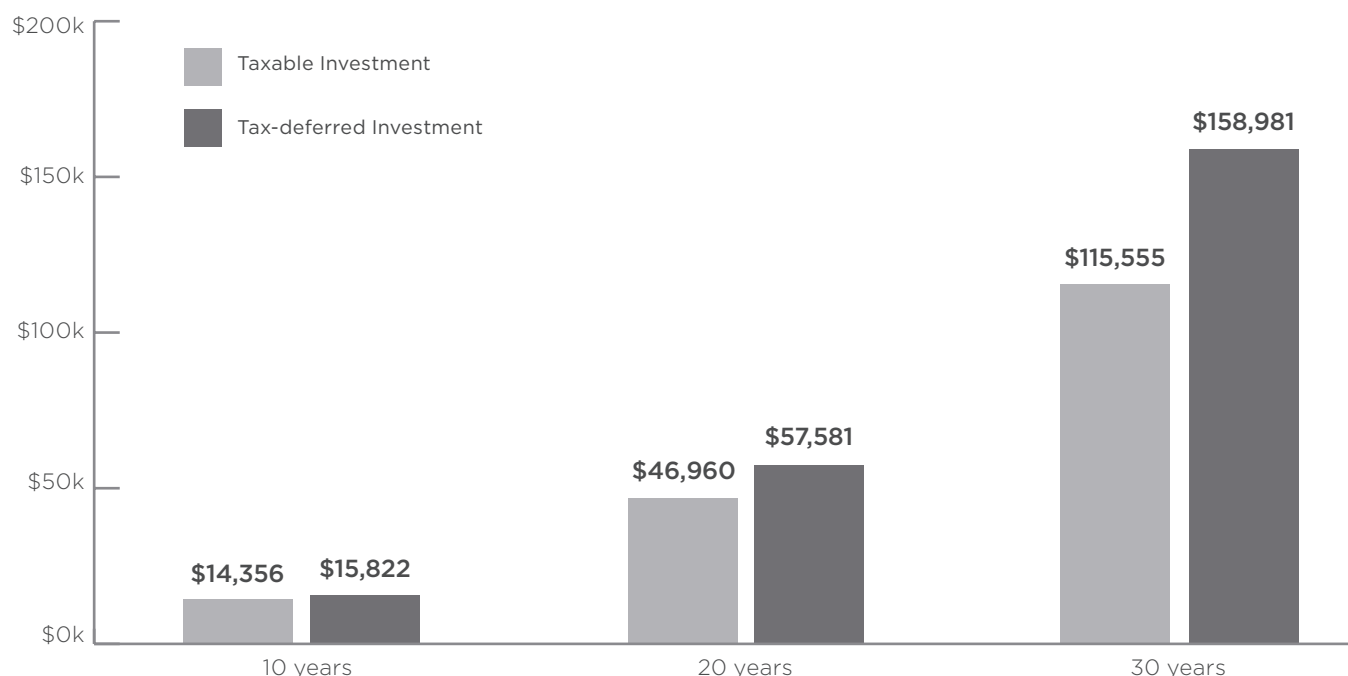
Results rounded to the nearest dollar, assuming a 25% marginal federal income tax bracket and biweekly pay periods.



Remember, your contributions are taxed when withdrawn in retirement.

Tax-deferred growth helps, too

The money in your account, including any earnings, accumulates tax deferred. This may give your account the opportunity to grow more than if it were subject to taxes. The chart below illustrates the potential difference between a tax-deferred and taxable account. Neither the company nor its representatives give legal or tax advice. Please consult your attorney or tax advisor for answers to specific questions.



The power of tax-deferred compounding

Totals shown reflect a \$100 monthly investment, an 8% annual return, a 4% annual wage inflation and a 25% marginal federal income tax bracket. From the taxable investments, taxes are taken each month from deposits and annually upon gains. Taxes are taken on the tax-deferred investment's end balance. This is a hypothetical compounding example and is not intended to predict or project investment results of any specific investment. Investment return is not guaranteed and will vary depending upon your investments and market experience. If fees were reflected, the return would be less.



You could be eligible for a \$2,000 credit!

Depending on your income and income tax return filing status, you could be eligible for up to a \$2,000 tax credit. And, this tax credit is in addition to any deduction or exclusion that already applies to the contribution.

► **Take-home pay:** Also known as net pay. It's the after-tax amount you receive in your paycheck.

► **Earnings:** Income gained from an investment that's added to an investor's principal.

Get to know the language of investing

Investing involves putting your money to work with the objective of making more money. The success of an investment can be measured by the income it generates, the interest it bears, or its value over time. Most investors' collection of investments consists of three main asset classes or categories, each with unique features, risks and rewards:

Stocks – Shares of ownership in a corporation

Bonds – Investor loans to a government or corporation

Cash equivalents – Investment options that can be turned into cash relatively easily

The core investment options in the retirement plan are **mutual funds**, a mix of investments that may include stocks, bonds and/or cash equivalents. Each fund is managed by a professional money manager and has a stated objective or investment style.

Both stocks and their mutual funds can be divided into groups by their market capitalization, or “cap,” which is one way investors gauge a company’s size.

■ **Large-cap stock funds** refer to mutual funds that invest primarily in companies with market values greater than \$10 billion. These funds can be appropriate for investors who have longer-term investment timelines, or looking for stability as they enroll in the retirement plan. But for those seeking greater growth opportunities often found in smaller, more aggressive companies, investing solely in large-cap funds may not be the answer.

■ **Mid-cap stock funds** refer to mutual funds that invest primarily in companies with market values between \$2 and \$10 billion. These funds 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.

■ **Small-cap stock funds** refer to mutual funds that invest primarily in companies with market values under \$2 billion. As with mid-cap funds, these funds 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.

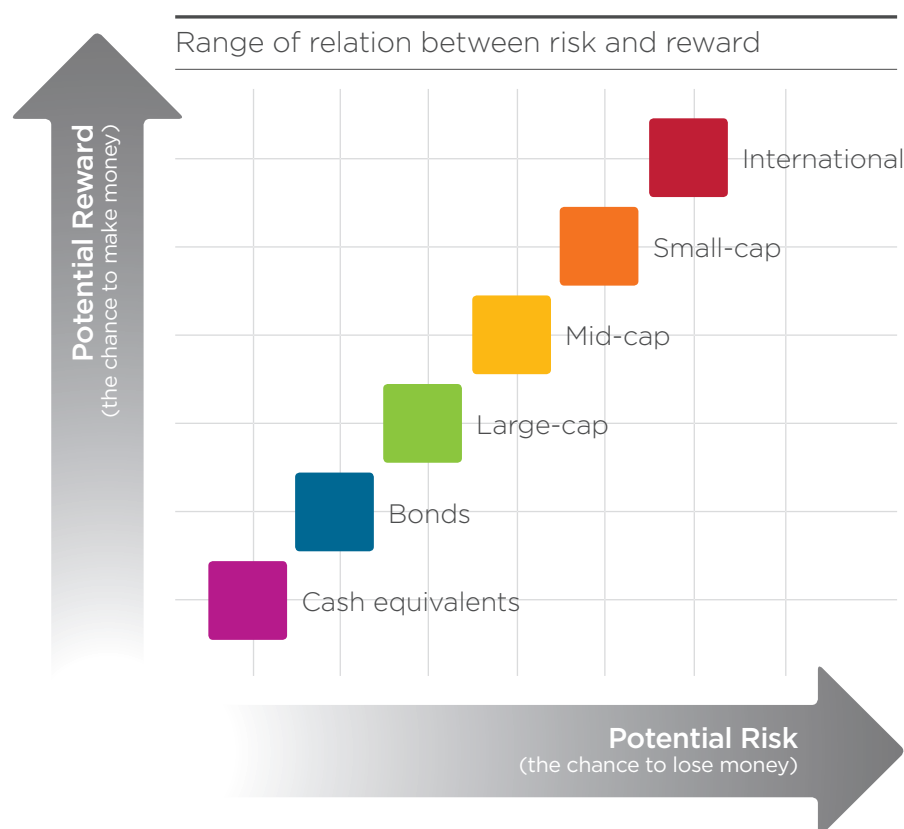
■ **International stock funds** refer to mutual funds that invest primarily in companies located outside of the United States. While these funds may offer attractive growth potential, investing in this class of funds involves risks not associated with investing primarily in the U.S., such as currency fluctuation, political instability, foreign regulations, differences in accounting and limited availability of information.

■ **Bond funds** refer to mutual funds that invest primarily in bonds. These funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund. These funds may be categorized by the types of bonds the manager invests in.

■ **Cash equivalent funds** refer to mutual funds that invest primarily in options that can be turned into cash relatively easily. While these funds tend to be less risky investment options, returns may not keep pace with inflation, and in some cases may produce a negative rate of return when fund expenses are factored in. As with stock and bond funds, there are various types of cash equivalent funds, with unique objectives and potential investment risks.

What is risk vs. reward?

Every investment has a risk level associated with it. That risk level also corresponds with the likelihood of a reward. Use the chart below to better understand the components of the mutual funds you read about. The higher the risk vs. reward ratio, the greater the potential for growth, but at a higher risk of losing value. The lower the risk vs. reward ratio, the less the potential for return, but at a lower risk of losing value.



Investing involves risk, including the loss of principal.

Asset allocation and diversification

Find the right blend of investments that works for you

One of the best strategies to help ensure the maximum performance of your retirement account and protect your account against fluctuations in the market is asset allocation. Asset allocation is a method that spreads investments into various asset classes so that if one asset class performs poorly, you can be protected by the potential good performance of another. It's similar to the theory of not holding all of your eggs in one basket.

Although each investor's needs are different, the idea is to find the right blend of potential risk and reward by mixing investments to suit your individual investing style.

► **Portfolio:** A group of investments held by an investor (such as stocks, bonds or mutual funds).

► **Volatility:** Indirectly refers to level of risk; for example: stocks that have regularly fluctuating prices are considered riskier and more volatile. Stocks whose prices fluctuate less (or by a smaller amount) are less risky and less volatile.

Dollar-cost averaging

When you contribute to your retirement plan, you're using an investment strategy called dollar-cost averaging. Retirement plans allow you to make consistent contributions over the course of time rather than invest in a large lump sum at one time. This strategy gives you the potential to reduce the amount you pay for each mutual fund share.

See the difference between lump-sum investing and dollar-cost averaging

Invest one lump sum of \$12,000

	Share price	Shares
Jan 1	\$25	480

Total shares purchased:

480

Average cost/share:

\$25

or

Invest \$1,000/month for a year

	Share price	Shares
Jan 1	\$25	40
Feb 1	\$25	40
Mar 1	\$20	50
Apr 1	\$20	50
May 1	\$18	55.6
Jun 1	\$16	62
Jul 1	\$15	66
Aug 1	\$15	66
Sep 1	\$17	58
Oct 1	\$20	50
Nov 1	\$25	40
Dec 1	\$27	37

Total shares purchased:

617.3

Average cost/share:

\$19.44

Dollar-cost averaging does not assure a profit and does not guarantee against loss in a declining market. This type of strategy involves continuous investment in the security regardless of fluctuating price levels of such securities. Investors should consider their financial ability to continue purchases through periods of low price levels.

For example, if one did a lump-sum purchase on July 1 at \$15 per share, total shares purchased would be 800.





Find your investment strategy

Now that you have an understanding of investment basics, it's time to put everything together to form a strategy that will fit your personal goals.

Find your comfort zone.

There are options for nearly all types of investors.

Everyone is different when it comes to how they want to invest their retirement plan account. Depending on your age and risk tolerance, you may consider one of these options a good fit for you.

I'LL DO IT MYSELF.

Contribute to Target Maturity Funds

Target Maturity Funds are designed to invest for a specific date (usually when you will begin making withdrawals) and automatically adjust the mix to become more conservative as the date approaches.

Build your own portfolio

You can create your own mix of investments from the available options within the Plan, and then manage your portfolio and rebalance your account on your own.

Target Maturity 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 Target Maturity Funds, an investor is indirectly paying a proportionate share of the applicable costs and expenses of the underlying funds. Target Maturity Funds are designed for people who plan to withdraw funds during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time. As a result, the funds become more conservative as they approach retirement. It's important to remember that no strategy can assure a profit or prevent a loss in a declining market. A target date fund's principal value is not guaranteed at any time, including the target date designated in the fund's name.

Choose your style.

Take a look and identify your strategy.

There's more than one way to get to retirement. Some people know exactly what they want when it comes to managing their retirement plan account. Others want simple choices or need regular help. It's important to identify a personal investing style that can help you reach your specific goals.

I'LL DO IT MYSELF.	Are you already thinking about the age you want to retire and want a fund that adjusts objectives over time?	If you answered yes, turn to page 18 to review performance and expense information.
	Already thinking about the direction you want to take in your account? Are you confident about choosing your own funds and initiating your own account transactions?	Did you answer yes? Turn to page 16, where our questionnaire will help you get started down the path that puts you in complete control.

- **Risk tolerance:** The degree of risk or uncertainty that an investor is willing to cope with in regards to decreases in the value of his/her investments.
- **Time horizon:** The length of time an investor has before he/she wants to begin receiving income from a retirement account; usually the amount of time left before retirement.

Questionnaire

1 // Do you agree or disagree with the following statement? "I consider myself a long-term investor who is not concerned about the volatility of my account over the next five to ten years or longer. The final result is more important to me than daily, monthly or annual changes in my account."

- ① Completely disagree
- ② I am willing to accept a small amount of fluctuation, but not much loss of my principal investment
- ③ I can accept a moderate amount of annual volatility, but not loss of significant principal
- ④ I would accept an occasional annual loss if the final results were good
- ⑤ Completely agree

2 // Assume you have \$10,000 in your retirement account, invested for the most part in stock funds. Over the next 12 months, your account drops to \$8,000. What would you do with the remaining assets?

- ① Transfer all assets to a money market fund (low risk and lower returns)
- ② Transfer the assets to bond funds (moderate risk and moderate returns)
- ③ Consider transferring a small portion of your assets to bond funds
- ④ Make no changes to your account

3 // While inflation (the rise in the cost of goods and services) can reduce the buying power of money over time, stock investments have historically outpaced inflation by taking higher amounts of risk. Which of the following describes your views?

- ① I am comfortable if my investments only keep pace with inflation
- ② I am comfortable taking a small amount of risk to outpace inflation
- ③ I am comfortable taking a moderate amount of risk to significantly outpace inflation
- ④ I want to fully capitalize on my investments despite the potential risk

4 // How old are you?

- ① 60 years or older
- ② 50 - 59 years old
- ③ 40 - 49 years old
- ④ 30 - 39 years old
- ⑤ Less than 30 years old

5 // How many years until you plan on accessing your retirement savings?

- ① Less than 3 years
- ② 3 - 5 years
- ③ 5 - 10 years
- ④ 10 - 15 years
- ⑤ More than 15 years

Take your total points from the questionnaire and look for the profile that best describes you.

Total points:	22 or more = Aggressive	17 to 21 = Moderate/ Aggressive	12 to 16 = Moderate	8 to 11 = Moderate/ Conservative	7 or less = Conservative
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	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative
International	30%	25%	15%	10%	5%
Small-cap	10%	5%	5%	0%	0%
Mid-cap	15%	15%	10%	10%	5%
Large-cap	40%	35%	30%	20%	10%
Bonds	5%	15%	25%	35%	40%
Cash equivalents	0%	5%	15%	25%	40%



Aggressive

Appropriate for an investor with both a high tolerance for risk and a long time horizon. The main objective of this portfolio is to provide high growth without providing current income.



Moderately Aggressive

Designed for an investor with a high tolerance for risk and a longer time horizon. This investor has little need for current income and seeks above-average growth from his/her investable assets.



Moderate

Best suits an investor who seeks relatively stable growth and a low level of income. The investor will have a higher tolerance for risk and/or a longer time horizon than a conservative or moderately conservative investor. The main objective is to limit fluctuations to less than those of the overall stock market.



Moderately Conservative

Appropriate for an investor who seeks both modest investment value increases and income from his/her portfolio. This investor will have either a moderate time horizon or a slightly higher risk tolerance than someone who chooses a Conservative profile.



Conservative

Designed for an investor with a low risk tolerance and/or a short time horizon. It is targeted toward the investor seeking stability and whose main objective is to preserve capital while providing income. Fluctuations in the value of these portfolios are minor.

The Risk Tolerance Questionnaire is provided for educational purposes only. It is not intended to provide personalized investment advice. The Risk Tolerance Questionnaire presented is available through a license agreement between Ibbotson Associates, Inc. and Nationwide. Its sole purpose is to assist you in determining your general attitudes towards investment risk. This questionnaire does not consider all factors necessary in making an investment decision (e.g., personal and financial information and investment objective). In no way should this questionnaire be viewed as investment advice or establishing any kind of advisory relationship with Ibbotson Associates. Ibbotson Associates does not endorse and/or recommend any specific financial product that may be used in conjunction with the asset allocation models that are presented. Please consult with your financial professional and obtain the financial product's prospectus (or its equivalent) and read it carefully prior to investing.

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Nationwide Retirement Flexible Advantage Comparative Investment Chart

NEOS CONSULTING GROUP, LLC 401(k) PLAN

Period Ending 06/30/2016 for quarter end results

The performance data featured represents past performance, which is not a guarantee of future results. Investment return and principal value fluctuate so that the fund's value, when redeemed, may be worth more or less than the amount invested. Current performance may be higher or lower than the performance quoted. For performance information current to the most recent month ended, call (888) 867-5175.

Performance Summary

						Annualized					
Investment Option (Ticker)	Risk Category	INQUIRE Code	Gross Exp Ratio	Quarter	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date
Specialty											
AmCent RealEst Sec Inst (REAIX)	VI	3595	0.94%	7.13%	12.45%	22.26%	13.15%	12.17%	6.19%	9.88%	06/16/1997
International stocks											
AmFds New Wld R6 (RNWGX)	IV	2605	0.65%	6.63%	7.88%	-6.44%	1.12%	0.50%	5.00%	7.15%	06/17/1999
Opp Intl Divrs Y (OIDYX)	IV	4351	1.01%	3.11%	4.77%	-5.68%	3.55%	3.17%	4.64%	5.49%	09/27/2005
Vngrd Devl Mkt Indx Adml (VTMGX)	V	4956	0.09%	2.46%	2.21%	-8.96%	2.28%	1.59%	1.46%	2.78%	08/17/1999
index: EAFE				1.61%	0.49%	-10.16%	2.06%	1.68%	1.58%		
Small-cap stocks											
Invsco SmCap Gr R5 (GTSVX)	VI	2248	0.82%	4.94%	7.44%	-8.15%	9.46%	9.52%	8.30%	7.69%	03/15/2002
Vic Syc Sm Co Oppr I (VSOIX)	V	4162	0.97%	7.74%	13.65%	1.80%	9.67%	9.58%	N/A	7.25%	08/31/2007
Vngrd Sm Cap Indx Fd AS (VSMAX)	V	4879	0.08%	5.90%	10.72%	-3.34%	8.45%	9.41%	7.27%	7.98%	11/13/2000
index: Russell 2000				7.78%	10.23%	-6.73%	7.09%	8.35%	6.20%		
Mid-cap stocks											
MFS MdCap Val R4 (MVCJX)	IV	4783	0.94%	3.37%	10.42%	-0.00%	9.69%	10.55%	7.48%	7.63%	03/31/2005
Pionr Sel MdCap Gr Y (GROYX)	V	2292	0.77%	4.15%	3.80%	-3.06%	10.51%	N/A	N/A	9.06%	06/23/2004
Vngrd Mid-Cap Idx Fd AS (VIMAX)	IV	4875	0.08%	4.61%	8.17%	-1.34%	10.27%	10.06%	7.31%	9.00%	11/12/2001
index: S&P 400				5.25%	13.12%	1.33%	10.53%	10.55%	8.55%		
Large-cap stocks											
AB Gr Inc I (CBBIX)	IV	1578	0.68%	2.08%	4.60%	2.13%	8.92%	11.25%	6.36%	9.97%	07/01/1932
AB LgCap Gr I (ALLIX)	IV	4763	0.87%	3.67%	3.64%	1.04%	15.22%	13.19%	10.02%	9.09%	09/28/1992
Vngrd 500 Index Fd AS (VFIAX)	IV	4869	0.05%	3.97%	7.47%	3.48%	11.12%	11.56%	6.94%	4.41%	11/13/2000
index: S&P 500				4.10%	7.82%	3.99%	11.66%	12.10%	7.42%		
Balanced											
Vngrd Trgt Rtrmt 2010 Inv (VTENX)	II	2327	0.14%	2.69%	5.63%	2.45%	5.06%	5.08%	4.96%	5.01%	06/07/2006
Vngrd Trgt Rtrmt 2015 Inv (VTXVX)	III	2328	0.14%	3.09%	6.00%	1.52%	5.74%	5.69%	5.14%	5.55%	10/27/2003
Vngrd Trgt Rtrmt 2020 Inv (VTWVX)	III	2329	0.14%	3.45%	6.46%	0.98%	6.30%	6.19%	5.24%	5.35%	06/07/2006
Vngrd Trgt Rtrmt 2025 Inv (VTTVX)	III	2330	0.15%	3.67%	6.59%	0.36%	6.56%	6.47%	5.24%	5.86%	10/27/2003
Vngrd Trgt Rtrmt 2030 Inv (VTHR)	III	2331	0.15%	3.77%	6.57%	-0.34%	6.79%	6.73%	5.20%	5.35%	06/07/2006
Vngrd Trgt Rtrmt 2035 Inv (VTTHX)	III	2332	0.15%	3.93%	6.57%	-1.12%	7.02%	6.96%	5.26%	6.28%	10/27/2003
Vngrd Trgt Rtrmt 2040 Inv (VFORX)	III	2333	0.16%	4.06%	6.60%	-1.88%	7.06%	7.09%	5.35%	5.45%	06/07/2006
Vngrd Trgt Rtrmt 2045 Inv (VTIVX)	III	2334	0.16%	4.04%	6.60%	-1.95%	7.02%	7.08%	5.34%	6.59%	10/27/2003
Vngrd Trgt Rtrmt 2050 Inv (VFIFX)	III	2335	0.16%	4.09%	6.59%	-1.92%	7.04%	7.08%	5.34%	5.49%	06/07/2006
Vngrd Trgt Rtrmt 2055 Inv (VFFVX)	III	2830	0.16%	4.08%	6.59%	-2.01%	6.99%	7.10%	N/A	9.47%	08/18/2010
Vngrd Trgt Rtrmt 2060 Inv (VTTSX)	III	4357	0.16%	4.11%	6.59%	-2.00%	6.99%	N/A	N/A	8.85%	01/19/2012

Vngrd Trgt Rtrmt Inc (VTINX) <i>index: Balanced Benchmark</i>	II	2336	0.14%	2.63% 3.94%	5.67% 7.84%	2.82% 1.73%	4.46% 6.18%	4.51% 5.91%	5.00% 5.63%	4.81%	10/27/2003
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U.S. bonds

AB Gbl Bd I (ANAIX)	II	4758	0.59%	3.06%	7.14%	6.88%	4.33%	4.01%	6.10%	7.60%	03/27/1992
AB Hi Inc I (AGDIX)	II	4760	0.54%	5.11%	12.39%	2.68%	4.04%	5.84%	8.81%	10.43%	02/25/1994
AmCent Infl Adj Bd Inst (AIANX)	II	1392	0.27%	2.52%	6.52%	3.90%	1.41%	1.85%	4.05%	4.09%	10/01/2002
Pionr Bd Y (PICYX)	II	3853	0.58%	2.61%	5.80%	4.01%	3.84%	4.13%	5.70%	7.23%	10/31/1978
Vngrd Ttl Bnd Mkt Idx Adm (VBTIX)	II	4880	0.06%	2.32%	5.72%	5.64%	3.56%	3.26%	4.65%	4.12%	11/12/2001
<i>index: Barclays US Agg Bond TR USD</i>				2.32%	5.86%	6.00%	4.06%	3.76%	5.13%		

Fixed Investment	INQUIRE Code	Rate of Return	Effective Dates	Additional Information
NW FXD SEL OPTN ^e	8003	2.40%	09/06/2016 • 09/30/2016	The interest earned in this contract can be changed quarterly as calculated by Nationwide and credited to the Guaranteed Fund. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, or any plan or participant fees, if applicable. There is an asset based plan administrative fee of 0.05%. Such fees and charges, if applicable and reflected, would lower the performance.

Fee and Expense Summary

Investment Option (Ticker)	Net AMC/ Asset Fee*	Net Exp Ratio	Total Annual Operating Expenses		Shareholder type expenses
			As a %	Per \$1,000	
Specialty					
AmCent RealEst Sec Inst (REAIX)	0.30%	0.94%	1.24%	\$12.40	N/A
International stocks					
AmFds New Wld R6 (RNWGX)	0.45%	0.65%	1.10%	\$11.00	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 1 roundtrip exchange is allowed in 30 days.
Opp Intl Divrs Y (OIDYX)	0.25%	1.01%	1.26%	\$12.60	
Vngrd Devl Mkt Indx Adml (VTMGX)	0.45%	0.09%	0.54%	\$5.40	
Small-cap stocks					
Invsco SmCap Gr R5 (GTSVX)	0.25%	0.82%	1.07%	\$10.70	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 1 roundtrip exchange is allowed in 30 days.
Vic Syc Sm Co Oppr I (VSOIX)	0.35%	0.97%	1.32%	\$13.20	
Vngrd Sm Cap Indx Fd AS (VSMAX)	0.45%	0.08%	0.53%	\$5.30	
Mid-cap stocks					
MFS MdCap Val R4 (MVCJX)	0.35%	0.93%	1.28%	\$12.80	N/A
Pionr Sel MdCap Gr Y (GROYX)	0.20%	0.77%	0.97%	\$9.70	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging any amount back into the fund for 30 days. Only 1 roundtrip exchange is allowed in 30 days.
Vngrd Mid-Cap Idx Fd AS (VIMAX)	0.45%	0.08%	0.53%	\$5.30	
Large-cap stocks					
AB Gr Inc I (CBBIX)	0.30%	0.65%	0.95%	\$9.50	N/A

AB LgCap Gr I (ALLIX)	0.30%	0.87%	1.17%	\$11.70	N/A
Vngrd 500 Index Fd AS (VFIAX)	0.45%	0.05%	0.50%	\$5.00	N/A

Balanced

Vngrd Trgt Rtrmt 2010 Inv (VTENX)	0.45%	0.14%	0.59%	\$5.90	N/A
Vngrd Trgt Rtrmt 2015 Inv (VTXVX)	0.45%	0.14%	0.59%	\$5.90	N/A
Vngrd Trgt Rtrmt 2020 Inv (VTWNX)	0.45%	0.14%	0.59%	\$5.90	N/A
Vngrd Trgt Rtrmt 2025 Inv (VTTVX)	0.45%	0.15%	0.60%	\$6.00	N/A
Vngrd Trgt Rtrmt 2030 Inv (VTHR)	0.45%	0.15%	0.60%	\$6.00	N/A
Vngrd Trgt Rtrmt 2035 Inv (VTTHX)	0.45%	0.15%	0.60%	\$6.00	N/A
Vngrd Trgt Rtrmt 2040 Inv (VFORX)	0.45%	0.16%	0.61%	\$6.10	N/A
Vngrd Trgt Rtrmt 2045 Inv (VTIVX)	0.45%	0.16%	0.61%	\$6.10	N/A
Vngrd Trgt Rtrmt 2050 Inv (VFIFX)	0.45%	0.16%	0.61%	\$6.10	N/A
Vngrd Trgt Rtrmt 2055 Inv (VFFVX)	0.45%	0.16%	0.61%	\$6.10	N/A
Vngrd Trgt Rtrmt 2060 Inv (VTTSX)	0.45%	0.16%	0.61%	\$6.10	N/A
Vngrd Trgt Rtrmt Inc (VTINX)	0.45%	0.14%	0.59%	\$5.90	N/A

U.S. bonds

AB Gbl Bd I (ANAIX)	0.30%	0.59%	0.89%	\$8.90	N/A
AB Hi Inc I (AGDIX)	0.30%	0.54%	0.84%	\$8.40	N/A
AmCent Infl Adj Bd Inst (AIANX)	0.45%	0.27%	0.72%	\$7.20	N/A
Pionr Bd Y (PICYX)	0.20%	0.58%	0.78%	\$7.80	N/A

The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging any amount back into the fund for 30 days. Only 1 roundtrip exchange is allowed in 30 days.

Vngrd Ttl Bnd Mkt Idx Adm (VBTLX)	0.45%	0.06%	0.51%	\$5.10	N/A
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Fixed

NW FXD SEL OPTN	0.00%	N/A	0.00%	\$0.00	N/A
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*A portion of the Net Asset Fee may be paid as commission to the financial advisor and/or may be paid as override/administrative services fee to the administrator. The Net Asset Fee amount may also include an administrative fee which is paid to the administrator.

For more information about the funds available, including all charges, expenses, and expense waivers and reimbursement information, please consult a prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your Pension Representative. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information. Read the prospectus and trust program documents carefully before investing.

^eThe interest earned in this contract can be changed quarterly as calculated by Nationwide and credited to the Guaranteed Fund. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, any plan or participant fees, if applicable, or the asset based plan administration fee of 0.05%. Such fees and charges, if applicable and reflected, would lower the performance described above.

Performance figures represent the total change in net assets with capital gains and income dividends reinvested, and reflect the deduction of Nationwide's standard asset fee of 0.40%. Net Asset Fee reflects the amount of any applicable Nationwide ClearCredit. Nationwide ClearCreditSM is the amount by which the Standard Asset fee is reduced for a particular fund. The ClearCredit is based upon the amount of payments Nationwide receives from a particular fund. It will change if the amount of payments Nationwide receives from a particular fund changes and is not applicable to every fund. Performance results also include an asset based plan administration fee of 0.05%. 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 other plan or participant fees, if applicable. Such fees and charges, if applicable and reflected, would have lowered the performance described above. For information about these expenses, contact your Pension Representative. 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.

The Nationwide Retirement Flexible Advantage program is offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, Member FINRA. Unregistered group fixed or group indexed fixed annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio.

Market indices have been provided for comparison purposes only; they are unmanaged and do not reflect the deduction of any fees or expenses. Index performance does not provide an indicator of how individual investments performed in the past or how they will perform in the future. Individuals cannot purchase or invest directly in an index.

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 investing 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 invest 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.

Nationwide Investor Destinations Funds: 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.

Not a deposit • Not FDIC or NCUSIF insured





Attention: Please read

For more information on specific investment options, go to www.nationwide.com/investmentoptions and enter your case number 857-80055. Select Comparative Chart of Investment Options. Under each fund name, you can link to the prospectus and/or fact sheet.

If you're ready to complete your enrollment process, proceed to page 27 and review your Plan's required paperwork.



Enroll in your Plan

All you need to do is complete the forms on the following pages. Follow the instructions and fill out only those sections that are relevant to you. When you're done, sign and return the forms as indicated.





Enrollment form

Case number: 857-80055 // NEOS CONSULTING GROUP, LLC 401(k) PLAN

To enroll online, go to nationwide.com/enroll and use your case number.

Yes, sign me up. Follow these easy steps:

Please clearly print information below. Please note that this enrollment form is for your initial enrollment only. For future changes, contact your employer. All employees who have met the Plan's eligibility requirements, regardless of whether you choose to participate, must complete all applicable sections of the form.

Complete your personal information.

Social Security number: _____ Last/first/MI name: _____

Address: _____
Street/Apt #/PO Box City State ZIP code

Date of birth: _____ Date of hire: _____ Gender (M or F): _____ Marital status: _____

Work Email: _____ Personal Email: _____

Work Phone: _____ Home Phone: _____ Mobile: _____

Company name: _____ Employee #: _____ Division code: _____

Complete your contribution election(s).

Elective deferrals

- ☐ I elect to participate and contribute _____% or \$_____ of compensation per pay period on a pretax (traditional) basis. Maximum Plan limit for pretax contributions: \$18,000 for 2016. If you're age 50 or older in 2016, you may contribute an additional \$6,000.
- ☐ Opt out. I elect not to make elective deferrals until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available enrollment date. Although I elect not to save through payroll deduction, I understand my employer may elect to continue a discretionary contribution to the Plan, and I authorize such a contribution to be invested as indicated below. If I elect to roll over money into the Plan, I also authorize my rollover to be invested as indicated below.

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Last/first/MI name

SSN

Select what type of investor you are.

Based on your investing comfort zone and style, select one strategy below that best matches your preference, then continue to the specific section of the form as directed.

I'll do it myself. (Select one option below and continue to that section of the form.)

- ☐ Choose Target Maturity (Jump to Section A below.)
- ☐ Build your own portfolio (Jump to Section B below.)

A**Choose Target Maturity**

I prefer to pick just one fund, based on the year I plan to retire.

Check one box below that aligns closest to when you plan to retire, then jump to the signature section at the end of this enrollment form.

Fund name	Fund code	Inquire code	Allocation percentage
<input type="checkbox"/> Vngrd Trgt Rtrmt 2010 Inv	VTEA	2327	100%
<input type="checkbox"/> Vngrd Trgt Rtrmt 2015 Inv	VTXA	2328	100%
<input type="checkbox"/> Vngrd Trgt Rtrmt 2020 Inv	VTWA	2329	100%
<input type="checkbox"/> Vngrd Trgt Rtrmt 2025 Inv	VTTA	2330	100%
<input type="checkbox"/> Vngrd Trgt Rtrmt 2030 Inv	VTHA	2331	100%
<input type="checkbox"/> Vngrd Trgt Rtrmt 2035 Inv	VHTA	2332	100%
<input type="checkbox"/> Vngrd Trgt Rtrmt 2040 Inv	VFOA	2333	100%
<input type="checkbox"/> Vngrd Trgt Rtrmt 2045 Inv	VTIA	2334	100%
<input type="checkbox"/> Vngrd Trgt Rtrmt 2050 Inv	VFFA	2335	100%
<input type="checkbox"/> Vngrd Trgt Rtrmt 2055 Inv	VVXA	2830	100%
<input type="checkbox"/> Vngrd Trgt Rtrmt 2060 Inv	BWGA	4357	100%
<input type="checkbox"/> Vngrd Trgt Rtrmt Inc	VTNA	2336	100%

B**Build your own portfolio**

Select investments below based on your questionnaire results, then jump to the signature section at the end of this enrollment form.

All allocations must be made in whole percentages, and the total must equal 100%.

Asset class	Fund name	Fund code	Inquire code	Allocation percentage
Specialty	AmCent RealEst Sec Inst	AEZA	3595	<input type="text"/> %
International stocks	AmFds New Wld R6	RNWA	2605	<input type="text"/> %
International stocks	Opp Intl Divrs Y	BVZA	4351	<input type="text"/> %
International stocks	Vngrd Devl Mkt Indx Adml	CWCA	4956	<input type="text"/> %
Small-cap stocks	Invsco SmCap Gr R5	AVTA	2248	<input type="text"/> %
Small-cap stocks	Vic Syc Sm Co Oppr I	BNLA	4162	<input type="text"/> %

Continued on next page

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Last/first/MI name

SSN

Continued from previous page

Asset class	Fund name	Fund code	Inquire code	Allocation percentage
Small-cap stocks	Vngrd Sm Cap Indx Fd AS	CSXA	4879	%
Mid-cap stocks	MFS MdCap Val R4	COVA	4783	%
Mid-cap stocks	Pionr Sel MdCap Gr Y	PGRA	2292	%
Mid-cap stocks	Vngrd Mid-Cap Idx Fd AS	CSSA	4875	%
Large-cap stocks	AB Gr Inc I	ABKA	1578	%
Large-cap stocks	AB LgCap Gr I	CNZA	4763	%
Large-cap stocks	Vngrd 500 Index Fd AS	CSLA	4869	%
Balanced	Vngrd Trgt Rtrmt 2010 Inv	VTEA	2327	%
Balanced	Vngrd Trgt Rtrmt 2015 Inv	VTXA	2328	%
Balanced	Vngrd Trgt Rtrmt 2020 Inv	VTWA	2329	%
Balanced	Vngrd Trgt Rtrmt 2025 Inv	VTTA	2330	%
Balanced	Vngrd Trgt Rtrmt 2030 Inv	VTHA	2331	%
Balanced	Vngrd Trgt Rtrmt 2035 Inv	VHTA	2332	%
Balanced	Vngrd Trgt Rtrmt 2040 Inv	VFOA	2333	%
Balanced	Vngrd Trgt Rtrmt 2045 Inv	VTIA	2334	%
Balanced	Vngrd Trgt Rtrmt 2050 Inv	VFFA	2335	%
Balanced	Vngrd Trgt Rtrmt 2055 Inv	VVXA	2830	%
Balanced	Vngrd Trgt Rtrmt 2060 Inv	BWGA	4357	%
Balanced	Vngrd Trgt Rtrmt Inc	VTNA	2336	%
U.S. bonds	AB Gbl Bd I	CNUA	4758	%
U.S. bonds	AB Hi Inc I	CNWA	4760	%
U.S. bonds	AmCent Infl Adj Bd Inst	ANBA	1392	%
U.S. bonds	Pionr Bd Y	AYUA	3853	%
U.S. bonds	Vngrd Ttl Bnd Mkt Idx Adm	CSYA	4880	%
	NW FXD SEL OPTN	PFA1	8003	%

Total Percentage 100%

Double-check that your selections equal 100%.

Additional funds are available to you after this enrollment process is completed by visiting nationwide.com.

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Last/first/MI name

SSN

Sign and date to confirm that all elections and information entered is accurate and current.

Signature: _____ Date: _____

The selected investment allocation(s) will apply to all new money deposited into an existing group annuity or trust contract unless otherwise directed. Monies previously deposited to this contract will not be changed to reflect the selections on this form. If you do not select a fund on this form or if the form is not completed by the time the first deposit to your account is received, and your Plan Sponsor has a default fund, then deposits will be made to the Plan's default fund.

Please return this completed form to your Plan Sponsor. Don't forget to set up your online access at nationwide.com.

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Beneficiary form

Case number: 857-80055 // NEOS CONSULTING GROUP, LLC 401(k) PLAN

Participant information

Social Security number: _____ Last/first/MI name: _____

A	Enter primary beneficiary Information.	Percentages must total 100%	Percentage of benefits
---	--	-----------------------------	------------------------

If married, your spouse must be the only primary beneficiary unless your spouse signs the waiver in Section D.

Last/first/MI name: _____ Relationship: _____ %

Address: _____ SSN: _____

Last/first/MI name: _____ Relationship: _____ %

Address: _____ SSN: _____

B	Enter contingent beneficiary Information.	Percentages must total 100%	Percentage of benefits
---	---	-----------------------------	------------------------

In the event that your primary beneficiaries do not survive you, your vested account balance will be divided among your contingent beneficiaries in the percentages specified below.

Last/first/MI name: _____ Relationship: _____ %

Address: _____ SSN: _____

Last/first/MI name: _____ Relationship: _____ %

Address: _____ SSN: _____

Last/first/MI name: _____ Relationship: _____ %

Address: _____ SSN: _____

Last/first/MI name: _____ Relationship: _____ %

Address: _____ SSN: _____

Last/first/MI name: _____ Relationship: _____ %

Address: _____ SSN: _____

C	Complete and sign.
---	--------------------

I certify that I am: ☐ Married ☐ Not married ☐ Legally separated

Participant signature _____ Date _____

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Last/first/MI name_____
SSN**D****This section must be completed if your spouse is not the sole primary beneficiary.**

I consent to the primary beneficiary designation(s) made by my spouse. I understand that I have the right to all of my spouse's vested account under this Plan after my spouse dies. I understand that by signing this consent, I am giving up my right to some or all of the benefits under this Plan, that the designation is not valid unless I consent to it, and that my consent is irrevocable unless my spouse revokes the beneficiary designation.

Spouse's name: _____

Spouse signature: _____ Date: _____

This consent must be witnessed by either a Plan Representative or a Notary Public.

State of: _____ County of: _____

I certify that before me personally appeared the above-named spouse who signed the above spousal consent and acknowledged the same to be his/her free act and deed.

Plan Representative signature or Notary Public: _____ Date: _____

Notary Public Commission expires: _____ (Notary Seal)

Additional information

You may make a written request to your Plan Administrator requesting a personalized statement describing the effect of electing an optional form of benefit and providing a comparison of the relative values under each available optional form of benefit.

Please return this completed form to your Plan Sponsor.

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Rollover request form

Case number: 857-80055

Plan name: NEOS CONSULTING GROUP, LLC 401(k) PLAN

Do you have money you've already saved for retirement in a prior employer's retirement plan or an IRA? You may be able to consolidate your existing retirement savings with your current employer's plan. That can make it easier to manage all of your retirement assets in one place and monitor your progress toward your overall retirement goals.

You can start a rollover of existing retirement plan assets in one of two ways:

1. Call toll free 1-800-541-0472 to speak with a Nationwide representative for help with completing the required forms from Nationwide and from any existing retirement plans. Please have a statement from your prior employer's retirement plan ready.

OR

2. Complete the following steps on your own.

A

Request distribution paperwork from your prior employer.

B

When you receive the paperwork:

Elect a direct rollover into a qualified plan

Indicate that the check should be made payable to Nationwide Financial FBO (your name)

In the memo section of the check, reference case 857-80055, plus the last four digits of your Social Security number

Mail checks to: Nationwide Retirement Plans

PO Box 183046

Columbus OH 43218-3046

If you prefer, have the rollover wired/ACHed directly to Nationwide using the following instructions:

Send wires to:

JP Morgan Chase, NA

Columbus, OH 43215

ABA#: 021000021

Nationwide Trust Company, FSB

Account #: 615843653

OBI field: 857-80055

Send ACH to:

JP Morgan Chase

Columbus, OH 43215

ABA#: 044000037

Nationwide Trust Company, FSB

Account #: 615843653

OBI field: 857-80055

C

Complete the Current Employer Notification Form on the reverse side and send it to your Plan Sponsor.

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Rollover request form *(continued)*

Case number: 857-80055

To rollover a distribution from your IRA:

A

Call the financial institution where your IRA is held and ask if they have their own paperwork for IRA rollover distributions (the phone number will generally be on your most recent statement)

If so, request a copy and complete it using the instructions on the front of the form

If not, get the address where a distribution request letter should be sent and go to step B of this section

B

Send a letter to the financial institution, including the date, the financial institution's address, your account number, name, address and phone number.

C

Sign the letter and send it to the address provided to you. Keep a copy for your records.

D

Complete the Current Employer Notification Form below and send it to your Plan Sponsor.



Current Employer Notification Form

Please complete this form and send it to your Plan Sponsor.

Participant's name: _____ SSN: _____ Phone #: () _____

Assets being transferred from: _____ Approximate dollar amount: _____

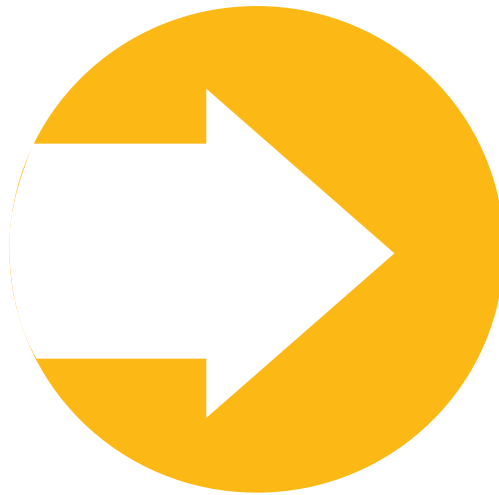
In the event that the trustees consent to my request, I direct that the rollover contribution be invested into my account according to my investment mix on the date of deposit. I understand that the rollover contribution will become part of my account balance under the Plan and may be withdrawn only in accordance with the terms of the Plan.

Participant signature: _____ Date: _____

Your employer's human resources representative will obtain the plan trustee signature below.

Current Plan trustee signature: _____ Date: _____

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YOU'RE ALMOST THERE

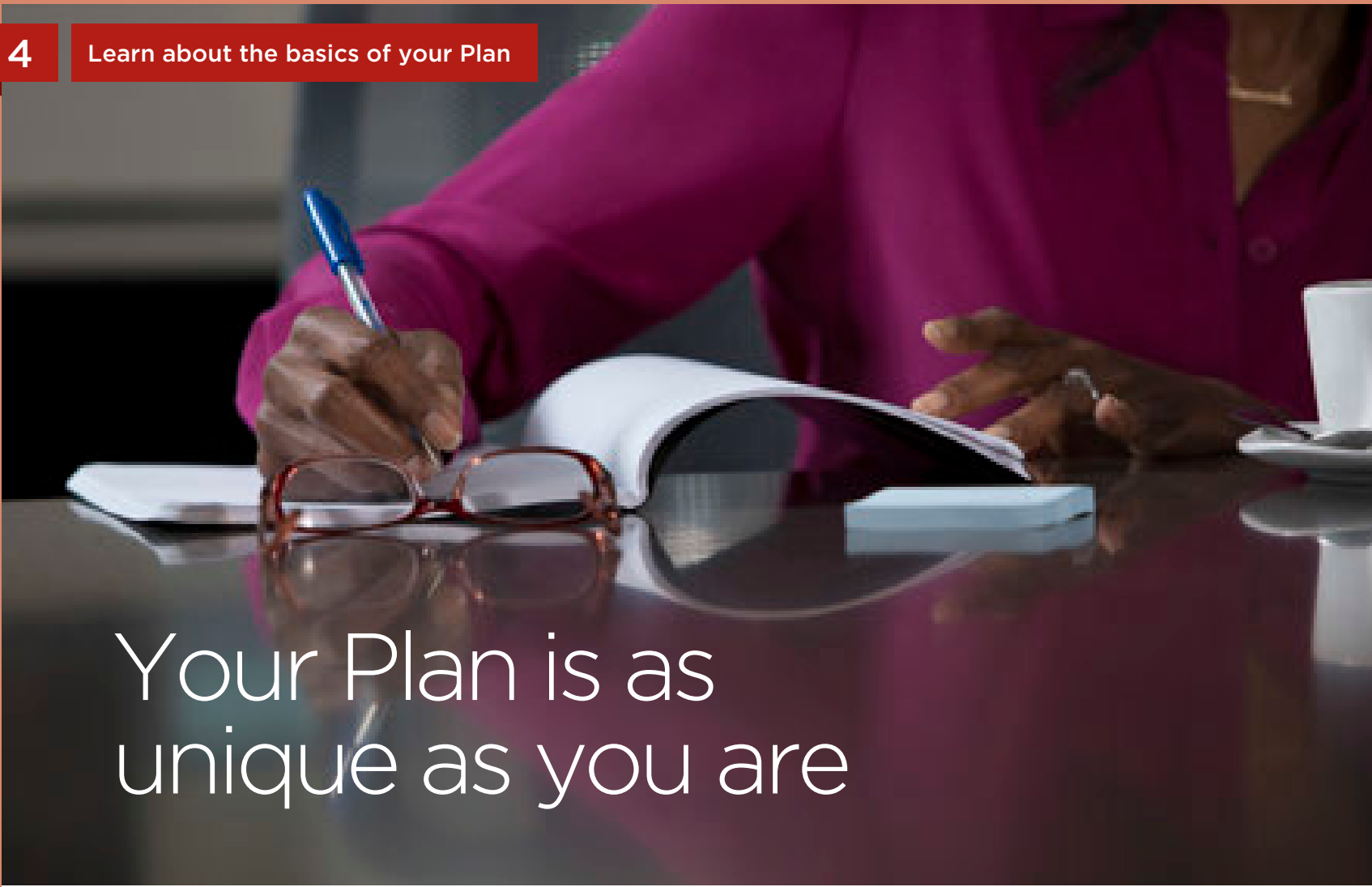
**Now that you've completed
all of the necessary forms,
turn them in as directed.**

Then, you're ready to move on to
the last section.



Learn about the basics of your Plan

Once you've enrolled in your company's Plan, you can get access to your account any time. It's important to know how to access and manage your account, make exchanges, research investments and find out if you are on track for retirement.



Your Plan is as unique as you are

What is NEOS CONSULTING GROUP, LLC 401(k) PLAN's Plan year?

The Plan year begins on January 1 and ends December 31.

Who can participate?

All current employees are eligible to participate in the Plan.

When may I join?

Employees become eligible for the Plan monthly.

How do I contribute to the Plan?

Through payroll deduction, you can make elective deferrals up to the maximum allowed by law. The dollar limit is \$18,000 for 2016.

Rollover contributions — You may roll over or transfer these types of assets held in another retirement plan into this plan:

- > Qualified retirement plan (pre-tax)
- > 403(b) tax-deferred arrangement
- > 457 Governmental plan
- > Taxable IRA account

Can I make catch-up contributions to the Plan?

If you are age 50 or older and have already contributed the maximum allowable deferral (\$18,000 for 2016), you are eligible to contribute an additional “catch up” contribution. The maximum catch-up contribution is \$6,000 for 2016. See your Benefits Administrator for more details.

Can I stop or change my contributions?

You may stop your contributions any time with written notice to NEOS CONSULTING GROUP, LLC. Once you discontinue contributions, you may only start again under the terms of the Plan.

See your company's rules about increasing or decreasing your contributions.

How does NEOS CONSULTING GROUP, LLC contribute to the Plan?

The Plan provides for discretionary matching contributions on eligible elective deferrals in an amount to be determined each year by NEOS CONSULTING GROUP, LLC.

The employer match benefits all eligible employees.

NEOS CONSULTING GROUP, LLC may also make non-elective contributions in its discretion which will be allocated among all eligible employees. See your Summary Plan Description for further details.

The employer contribution benefits all eligible employees who are actively employed on the last day of the plan year.

How do I become "vested" in my Plan account?

Vesting refers to your "ownership" of a benefit from the plan. You are always 100% vested in your plan contributions, plus any earnings they generate.

Employer contributions to the plan, plus any earnings they generate, are vested according to the table below:

Years of Service	Vesting Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

All accounts are fully vested at the normal retirement age of 65.

When can money be withdrawn from my Plan account?

Money may be withdrawn from your Plan account in these events:

- > Retirement at the Plan's normal retirement age of 65
- > Death
- > Disability
- > Termination of Employment

See your Summary Plan Description for more details about taking withdrawals from the plan. Be sure to talk with your tax advisor before withdrawing from your plan account.

May I withdraw money in case of financial hardship?

If you have an immediate financial need created by severe hardship, and you lack other reasonably available resources to meet that need, you may be eligible to receive a hardship withdrawal from your account. A hardship, as defined by the government, can include:

- > Buying a principal residence,
- > Paying for your or a dependent's college education,
- > Paying certain medical expenses,
- > Preventing eviction from or foreclosure on your principal residence,
- > Paying for funeral expenses, or
- > Paying for qualifying repairs to your principal residence, within tax law limits.

Hardship withdrawals are restricted to fully vested participants. If you feel you are facing a financial hardship, you should see your Benefits Administrator for more details.

May I borrow money from my account?

The plan is intended to help you put aside money for your retirement. However, NEOS CONSULTING GROUP, LLC has included a plan feature that lets you borrow money from the plan.

The amount the Plan may loan to you is limited by rules under the tax law. In general, all loans will be limited to the lesser of: one-half of your vested account balance or \$50,000.

The minimum loan amount is \$1,000.

All loans must generally be repaid within five years. A longer term may be available if the loan is to be used to purchase your principal residence.

You may have 1 loan outstanding at a time.

You pay interest back to your account. The interest rate on your loan will be the Prime Rate plus 2.00%.

Loans are permitted from all accounts.

Other requirements and limits must be met, and certain fees may apply. Refer to the

Summary Plan Description for more details about this participant loan feature.

How are Plan contributions invested?

You give investment directions for your plan account, selecting from investment choices provided under the plan. You may change your investment choices. There is more information about the investments in this plan in the "Find your investment strategy" section of this book.

Summary Plan Description

The above highlights are only a brief overview of the Plan's features and are not a legally binding document. A more detailed Summary Plan Description is available. Contact your Benefits Administrator if you have any further questions.



Protection and portability

The Employee Retirement Income Security Act is a federal law that established rules and regulations over certain types of retirement plans.

These rules protect your investments by holding them in a separate trust rather than mingling them with the assets of the company. Assets may be eligible to be rolled over to other qualified plans, nonqualified plans and IRAs. And, should you ever have to file for bankruptcy, federal law usually protects your retirement assets.

Please consult an attorney or tax advisor for help with any specific questions relating to ERISA and its impact on your retirement plan.

U.S. Department of Labor (www.dol.gov); the Employee Retirement Income Security Act, 1974 and Section 401 of the Internal Revenue Code.



Let us help you understand the Plan's fees

**857-80055,
NEOS CONSULTING GROUP, LLC 401(k) PLAN
September 7, 2016
Plan and 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:

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

The "Comparative Chart of Plan Investment Options" ("Comparative Chart") gives you information about the Plan's investment options. You can also get both of these documents, plus a glossary of investment terms, on Nationwide's website.

- > 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 visit nationwide.com/planfees, click on 'look up fees for your plan' under the 'Understand plan fees' section and then enter your 8-digit plan number 857-80055.

1 Part I — General plan information

1. Giving investment instructions.

If you are eligible but not yet enrolled, please use this enrollment packet to enroll in your plan. 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 Plan investment manager.

LEAFHOUSE FINANCIAL ADVISORS LLC and SIGMA PLANNING CORPORATION DBA SPC are the Plan's designated investment managers. The Plan investment manager assists the appropriate Plan fiduciary in making investment decisions for the Plan.

6. Fund Evaluator/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 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 Evaluator tool. 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 online tool. For general questions about the Fund Window, you may contact Nationwide at 1-800-772-2182.

2 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 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

None

Fees that may be charged by
NOVA ASSOCIATES, INC.

Please note that administrative service fees
are subject to change.

**Per Participant Fees — taken as a flat rate
per participant:**

Per Participant Fee - PPA \$16.00 per year

**Single Sum Fees —taken pro-rata based on
the relative asset size of each account**

Single Sum Charge PPA \$1,000.00 per year
taken pro-rata:

Fees Charged by LEAFHOUSE FINANCIAL
ADVISORS LLC and SIGMA PLANNING
CORPORATION DBA SPC

Advisory/Service Provider Fees

Investment Manager Fee

1 LEAFHOUSE FINANCIAL ADVISORS
LLC 0.20% taken from participant account
balance

2 SIGMA PLANNING CORPORATION
DBA SPC 0.40% taken from participant
account balance

3 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 regarding these expenses.

The Plan imposes the following charges:

Fees charged by Nationwide

Exchange Fees

Hard copy exchange fee \$6.00 per
transaction, per "from" fund

Fee is charged one time for each fund
money is exchanged out of, regardless of
how many funds the assets are exchanged
into.

Fees charged by NOVA ASSOCIATES, INC.

Withdrawal Fees

General Distribution \$60.00 per transaction

Hardship Request \$100.00 per transaction

QDRO \$250.00 per transaction

RMD \$100.00 per transaction

Manage your account



On the web

- 1 Go to nationwide.com/myretirement
- 2 Click "sign up"
- 3 Register as an individual
- 4 Provide name, birth date, ZIP code, Social Security number and account number 857-80055
- 5 Create User Name and Password
- 6 Click "continue"

Once your account is established, you can check your account balance, review funds available in your Plan, move money, change contributions and more!

Plus, the *On Your Side* Interactive Retirement PlannerSM is online to help you find out if you are on track for retirement and help you establish a Plan to reach your goals.



On the phone

- 1 For account verification, you may need one or more of the following: account number (see number four in the adjacent column), the last five digits of your social security number or the phone number associated with your account.
- 2 Call 1-800-772-2182
- 3 Follow the prompts

Once your account is established, you can access the Voice Response Unit any time to check your balance or obtain other account information.

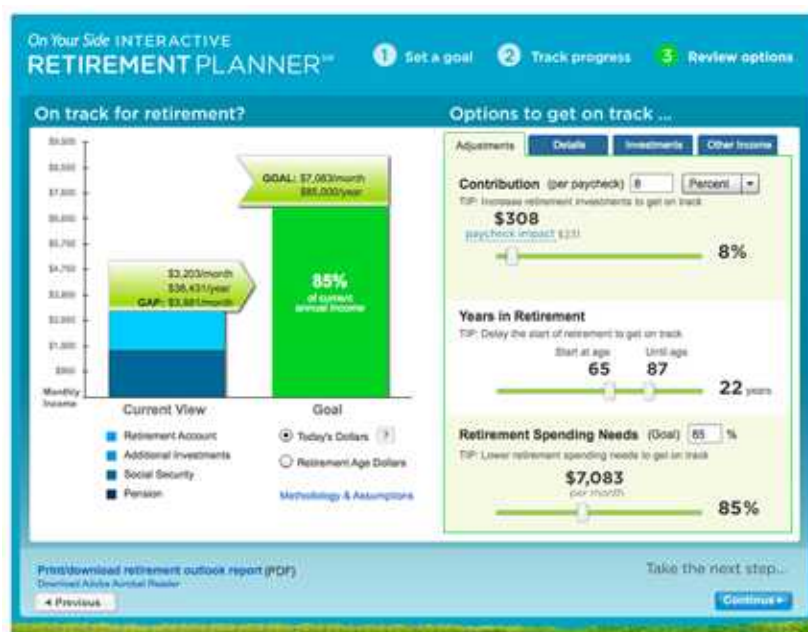
You can speak to a licensed representative during normal business hours to perform transactions by phone, get help setting up your online access and get answers to general questions. Normal business hours are 8am to 11pm Eastern time, Monday through Friday.

NFS Trading Guidelines Information:

Nationwide Financial will monitor electronic trades for individual plan participants and apply the following guidelines to limit abusive trading practices. Upon completing eleven (11) trades within two consecutive quarters of a calendar year or upon completing twenty (20) trades within a calendar year, a Participant will be restricted from requesting additional electronic trades for the remainder of the calendar year. Participants who become restricted from additional electronic trading may continue to request trades via U.S. mail. The restriction will be effective until the next calendar year at which time the restriction will be lifted. In addition to the Nationwide Financial monitoring policy, trading policies may be in effect on some of the mutual fund options in your plan. These policies can vary from fund to fund and may also result in a trade restriction or a redemption fee. Please consult the prospectus of each fund that you are invested in to determine what, if any, trading policy is in place for that fund.

Our online resources can help you prepare better for retirement

Our newly enhanced website allows participants to access helpful, up-to-date retirement planning data. The simplified navigation system and responsive design can be accessed over a wide range of devices. And when you visit nationwide.com/myretirement, you have access to page of web tools, calculators and resources to help you get the most from participation in your retirement plan. You can even sign up for Paperless Delivery of your statements and other Plan communications.



On Your Side Interactive Retirement PlannerSM

Perhaps the most difficult question you face is, “How much income will I need in retirement?” The Planner can help you find the answer. You can easily set retirement goals, track progress and find ways to improve a retirement outlook — all in about 10 minutes. To help you see how all your financial resources can work together to provide retirement income, you can input data about outside investments, savings and other assets into the Planner.

Online Learning Center

Learn more about retirement planning through:

- Entertaining videos
- Relevant articles
- Education presentations
- Tools
- Calculators



You can compare your retirement savings with your peers' savings through our easy-to-use Peer Comparison Tool.

Nationwide Financial Fund EvaluatorSM / Fund Window

In addition to the funds selected by your Plan Sponsor, you also have Nationwide Financial's Fund Evaluator/Fund Window available to you. Fund Window allows you access to hundreds of mutual funds with no additional trading fees.

Convenient and easy to use, Fund Window gives you:

- > One comprehensive statement that includes funds selected through Fund Window
- > A user-friendly website to access and direct investments
- > No additional paperwork
- > No trading fees

Fund Window opens a universe of investment choices that you can use to personalize your employer-sponsored retirement plan to fit your investment needs.

After you have enrolled in the Plan and your account has been established, you can access the Fund Evaluator tool at nationwide.com.

Log into your account with your User Name and Password and select "Manage Account" next to your retirement plan. Under the "Explore Funds" section at the bottom of the page, select "Fund Evaluator." The Fund Evaluator tool enables you to return a list of funds based on your specific search criteria.

Funds you wish to add to your personalized investment options should be selected by checking the box under "Select Favorite Fund." Be sure to click the "save" button to save your elections.

For further details on the Fund Evaluator tool and search criteria, select the "Instructions" link at the top of the page under "Need more information?"

To change your existing account balance or your allocation for future funds, return to the "Manage Account" page and select "Change Funds on My Own" under the "Move Money" section at the bottom of the page. You'll be able to choose from funds selected by the Plan Sponsor and funds you have designated as Favorite Funds. For assistance with the website or transactions, contact Nationwide at 1-800-772-2182. You'll need your Social Security number and account number 857-80055 for identification purposes.

Fund Window is not an advice tool and it's not for everyone. Neither Nationwide or your employer selects or monitors the investment options offered through Fund Window. So, some of these investment options may require you to have investment expertise and/or get professional management advice in order for you to manage your account. In addition, some of these investment options may have higher Nationwide asset fees than the investment options selected by your employer.



**Have specific questions about
your financial situation?**

Your investment professional can help with your topics like Social Security benefits, IRA accounts, debt management, Medicare and more!

ADAM FLAGG
512-201-2426
AFLAGG@UPSTREAMIP.COM

Congratulations!

Enrolling in your company's retirement plan is a great way to help get prepared for retirement. Be sure to revisit your Plan often. Whether you're just starting out or well into your working years, take time to plan now.

Additional Plan information

This section contains additional useful information
regarding your plan.



**NOTIFICATION TO ELIGIBLE EMPLOYEES OF
NEOS CONSULTING GROUP, LLC
857-80055**

Dear Participant:

We have some important information to share about your retirement plan:

1. Qualified Default Investment Alternative (QDIA)

You have the right to direct the investment of your assets in the Plan. If you have already given investment directions, your contributions will be allocated to your previously chosen investments. If you have not already given investment directions to your employer, any contributions made or allocated to your account in the Plan will be invested in one of the following funds (the "default fund"), based on your date of birth and the normal retirement age for your Plan.

Normal Retirement Age: 65

Funds:

Vngrd Trgt Rtrmt 2060 Inv

Vngrd Trgt Rtrmt 2050 Inv

Vngrd Trgt Rtrmt 2040 Inv

Vngrd Trgt Rtrmt 2035 Inv

Vngrd Trgt Rtrmt 2010 Inv

Vngrd Trgt Rtrmt 2030 Inv

Vngrd Trgt Rtrmt 2045 Inv

Vngrd Trgt Rtrmt Inc

Vngrd Trgt Rtrmt 2025 Inv

Vngrd Trgt Rtrmt 2020 Inv

Vngrd Trgt Rtrmt 2015 Inv

Vngrd Trgt Rtrmt 2055 Inv

You can always choose a different fund in which to invest your contributions. If within 90 days after your first contribution is deposited into the default fund, you elect to choose a different fund in which to invest, no transfer fees will be charged solely by reason of the change (although other fees may still apply). If you elect to make such change after the 90-day period has passed, any normal transfer fees will apply.

You can change the investment of your account or future mix at any time at nationwide.com/login or by calling 1-800-772-2182. Before investing, read the fund information carefully and consider the fund's investment objectives, risks, charges and expenses.

Please refer to the attached fund profiles and the attached performance summary for information on the available funds in your plan including the Plan's default fund. If this notice was provided electronically, please refer to the links below. Note, however, that certain fund profile and performance information may not be immediately available through these links. You may obtain any fund information not otherwise available through the links by logging onto www.morningstar.com.

Click here to access the participant fee disclosure which contains the investment performance summary

<https://myplan.nwservicecenter.com/iApp/pub/disclosure/downloadParticipantDisclosureToPDF.action?caseSeqId=800126397>

Click here to access the fund profiles by choosing the fact sheet for the appropriate fund(s)

<https://myplan.nwservicecenter.com/iApp/pub/disclosure/comparativeChart.action?caseNumber=800126397>

2. Questions

If you have any questions regarding your Plan's investment alternatives, please contact your employer for assistance. Please refer to the Summary Plan Description for a complete explanation of the Plan features. Please ask the Plan Administrator if you have any questions regarding your rights or obligations under the Plan or if you would like to obtain a copy of the Summary Plan Description.

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

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

Nationwide, the Nationwide framemark and On Your Side are service marks of Nationwide Mutual Insurance Company.



Nationwide®

The use of asset allocation does not guarantee returns or insulate you from potential losses.

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved.

For more information about the available underlying investment options, including all charges and expenses, please consult a fund prospectus by calling 1-800-626-3112 or visiting Nationwide.com. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your Retirement Plan Representative. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information. Read the prospectus carefully before investing.

Diversification, asset allocation and asset rebalancing do not assure a profit or prevent a loss in a down mark.

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. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

Wilshire Associates Incorporated ("Wilshire") is not an affiliate of Nationwide or Nationwide Investment Advisors, LLC ("NIA"). NIA has retained Wilshire as the Independent Financial Expert for the Nationwide ProAccount portfolios. While NIA is the investment adviser, Wilshire has discretion over all investment decisions. NIA will exercise discretionary authority to allocate and rebalance a Nationwide ProAccount client's account to implement the individualized advice generated by Wilshire.

Contract Numbers: APO -1472 (NY), APO -2241, APO -2241-OR , APO -2957 (TX); APO -2242, APO -2242-OR ; APO -2243, APO -2243-OR , APO -2954 (TX), APO -4235, APO -4235-37 (OR), APO -4235-43 (TX); APO -4353, APO -4353-37 (OR), APO -4353-43 (TX), APO -4581, APO -1470 (NY).

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