



Find your path to Retirement Readiness

Use this Enrollment Guide to get started

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. Turn the page, and take the first step toward a brighter future.

Use this booklet to take your first steps on the path to Retirement Readiness.



REASONS TO ENROLL — PAGE 1

How we help you plan and prepare for retirement



PLAN HIGHLIGHTS — PAGE 5

Eligibility, contribution types and limits, and access to your money



INVESTMENT PATHS — PAGE 8

available through the Plan



PLAN RESOURCES PAGE — PAGE 17

Retirement education, tools and calculators



ENROLL — PAGE 19

using the information provided

Why should I join the Plan?

You will probably need more retirement income than Social Security can provide.



Contributing regularly can help you accumulate additional savings to retire on your terms.



Can you live on 40% of what you earn now?

40%

Amount of pre-retirement income that Social Security may replace.¹ It could be less.

How will you pay your health care expenses?



\$275,000

Amount a 65-year-old couple can expect in **total out-of-pocket health care expenses** through retirement.²

Will you outlive your savings?



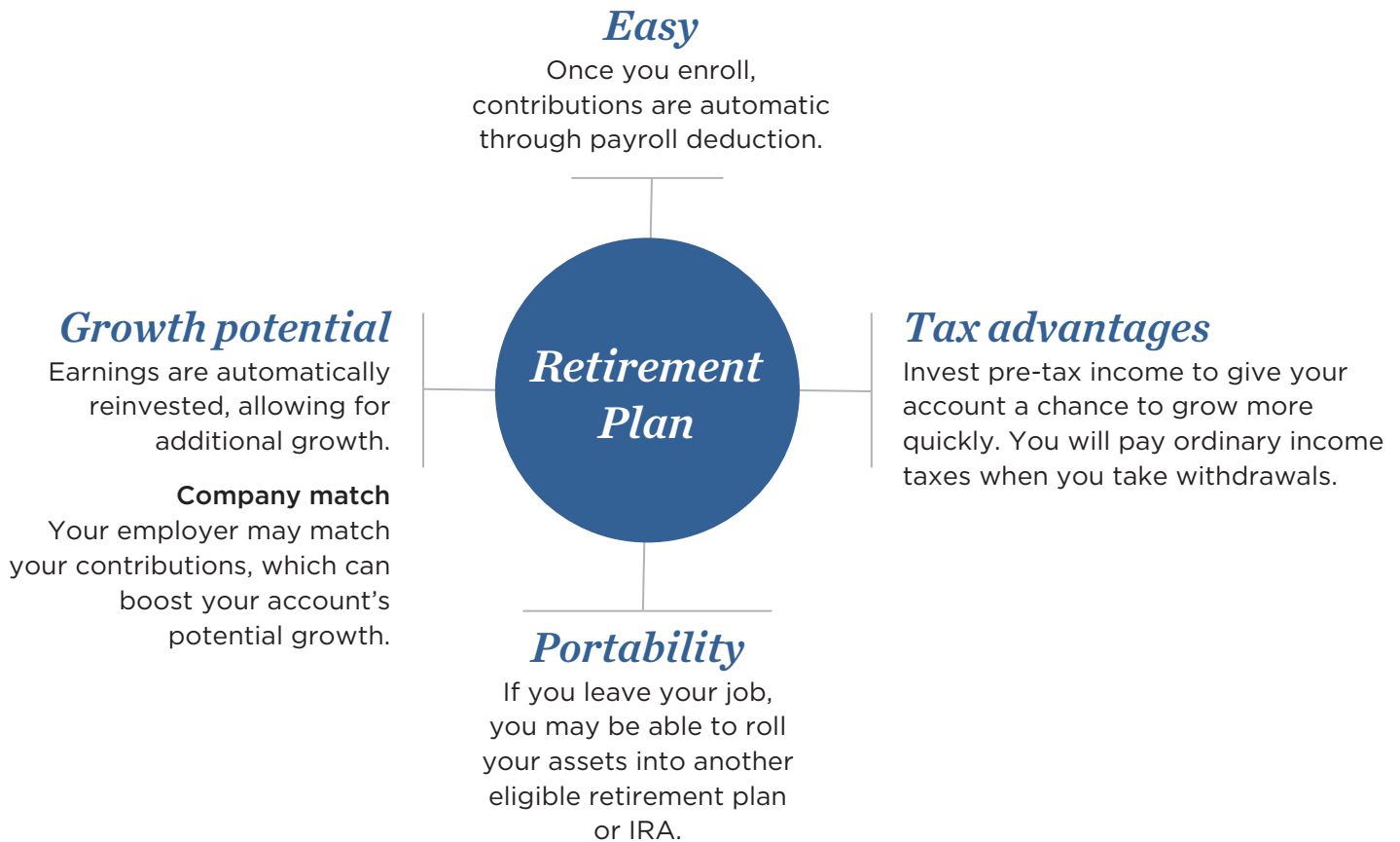
Age that an estimated **one in four 65-year-olds today will reach**. One in ten are expected to live past 95.³

¹ Better Information on Income Replacement Rates Needed to Help Workers Plan for Retirement, Government Accountability Office (March 2016); Understanding The Benefits, Social Security Administration (July 2017). Calculated as amount of pre-retirement income GAO says an average person needs in retirement less the amount of income SSA says Social Security replaces, on average.

² Retiree Health Care Costs Continue to Surge, Fidelity Viewpoints (September 2017). Estimate based on a hypothetical couple retiring in 2017, with average life expectancies of 85 for a male and 87 for a female.

³ Life Expectancy, Social Security Administration (accessed September 2017).

What are the benefits of participation?



Learn more about the benefits of retirement plan participation at nationwide.com/myretirement

Why should I start now?

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

That's because per-pay period contributions combined with any earnings get continually reinvested. 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 saving at age 35

.....

Contributes for 32 years

.....

\$57.69/week

.....

7% hypothetical growth rate

.....

Total contribution = \$96,000

Age 67

\$342,306



Ashley

Starts saving at age 21

.....

Contributes for 14 years

.....

\$57.69/week

.....

7% hypothetical growth rate

.....

Total contribution = \$42,000

Age 67

\$610,377



Courtney

Starts saving at age 21

.....

Contributes for 46 years

.....

\$57.69/week

.....

7% hypothetical growth rate

.....

Total contribution = \$138,000

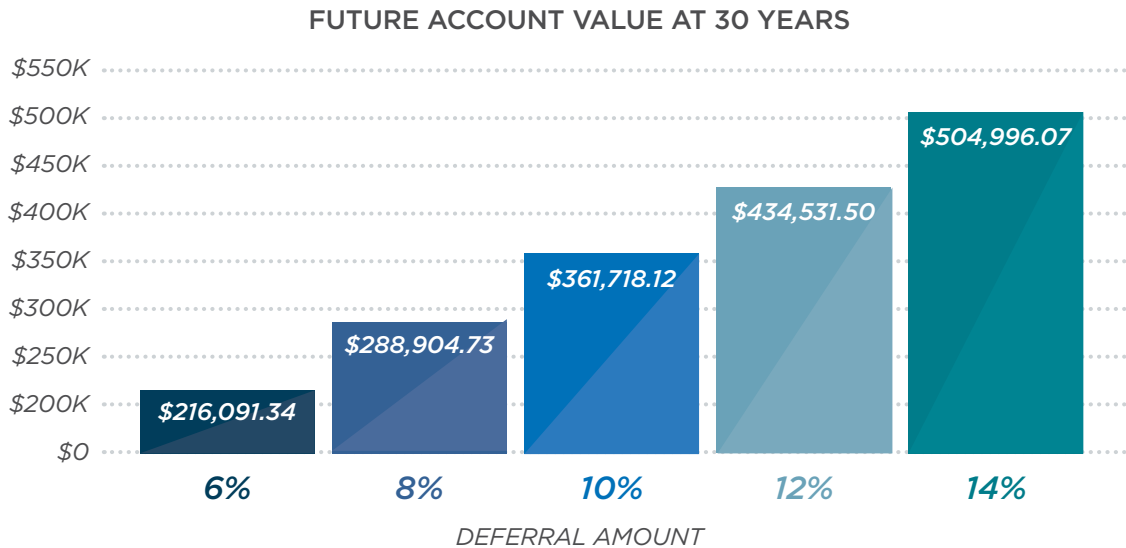
Age 67

\$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. The interest compounded annually is based on weekly contributions.

How much can I afford to contribute?

Some industry analysts think workers should save 10% to 15% per pay period for retirement.⁴



Before you decide, consider using our **Paycheck Impact Calculator**, a tool that can help you see how your pretax contribution may reduce your take-home pay.



You can find the calculator at
nationwide.com/myretirement

⁴Choose the Right Contribution Rate for Your 401k, U.S. News & World Report (March 2017).

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

The table shows the cumulative value of 26 biweekly deferral amounts at various percentages of pay, assuming a compounded annual rate of 7% and a 25% federal tax rate, for a single person with an annual salary of \$40,000. 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.

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 \$19,500 for 2021.

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

- Qualified retirement plan (pretax)
- 403(b) tax-deferred arrangement
- 457 b 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 (\$19,500 for 2021), you are eligible to contribute an additional “catch-up” contribution. The maximum catch-up contribution is \$6,500 for 2021. See your Benefits Administrator for more details.

Can I stop or change my contributions?

You may stop or change your contributions any time by logging into your online account or contacting your plan representative.

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 commingling them with the assets of the company. Assets may be eligible to be rolled over to other retirement 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 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.

Which path should I take?

Your age, investing experience and personal preference may help you choose.

Some retirement savers are very comfortable choosing investment options. Others prefer to have a little help or would rather have someone else do it for them. Consider one of these paths as you decide how to invest.




Help me do it
- PAGE 9 -

Select **one** target date retirement fund.

Fund manager manages asset diversification to become more conservative as retirement year gets nearer.

You may need to make adjustments to your investment strategy as your needs, projected retirement date or other personal factors change over time.



Do it myself
- PAGE 10 -

Select your investments from the options available through the Plan

Manage your asset mix to achieve a comfortable balance of risk vs. growth potential

Revisit your investment strategy as your needs change over time

Please remember there is no assurance that the investment objective of any fund (or that of any underlying fund) will be achieved, nor that a diversified portfolio will produce better results than a nondiversified portfolio. Asset allocation and diversification do not guarantee returns or insulate an investor from potential losses, including possible loss of principal.

Even with professional management, there is no guarantee that your investment objectives will be met. There is no guarantee that professional management of your retirement assets will provide enough income at or through retirement.

Target Maturity Funds, also called Target Date Funds, are designed for people who plan to begin withdrawing money during or near a specific target date, like at retirement. These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. In addition to the expenses of the Target Maturity Funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. The principal value of the fund is not guaranteed at any time, including the target date.



Can I choose just one fund for my needs?

Yes! **Consider just one fund from the menu** of target date retirement funds, which manage investment mix to become gradually more conservative as the retirement date described by the fund's name approaches. Because these funds are already diversified among asset classes to meet the fund's investment objectives, they are designed to be used as the sole investment vehicle for your Plan account.

BENEFITS OF ONE FUND CHOICE

Simplifies the investment decision

Provides diversification across a broad variety of asset classes

Automatically rebalances your assets



Consider selecting just one of the “Help me do it” funds that your plan offers.

Not available in all retirement plans. Check with your plan provider.

Please remember there is no assurance that the investment objective of any fund (or that of any underlying fund) will be achieved, nor that a diversified portfolio will produce better results than a nondiversified portfolio. Asset allocation and diversification do not guarantee returns or insulate an investor from potential losses, including the possible loss of principal.

Target date funds typically use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time. 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, and is not guaranteed to provide enough income through retirement.

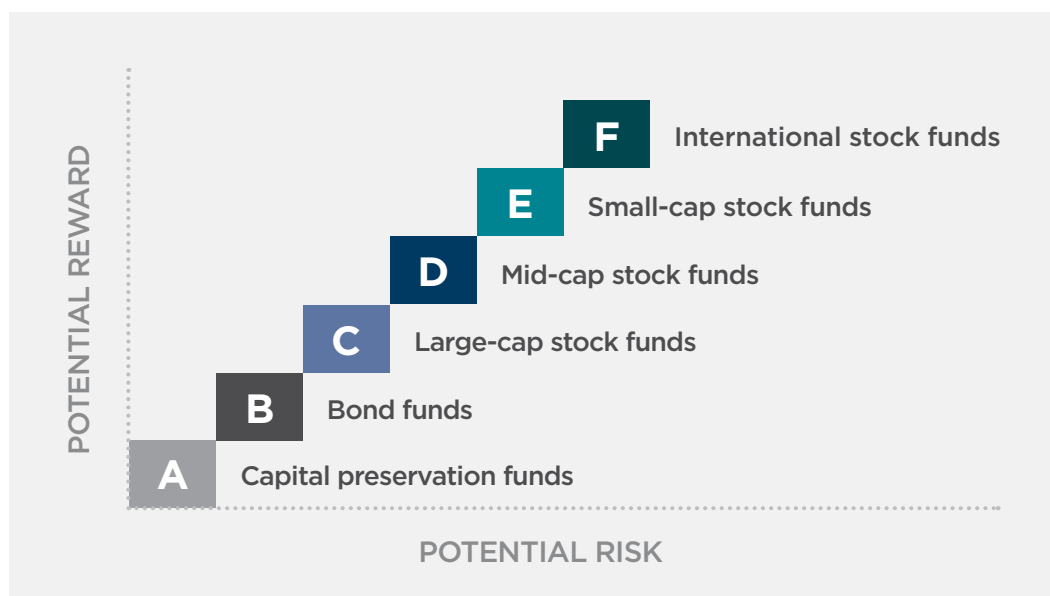


What funds should I invest in?

That's a question only you can answer.

The core investment options in the retirement plan are mutual funds, which are portfolios of underlying stocks, bonds and other investment options. Each fund is managed by a professional money manager and has a stated objective or investment style. Select funds to have a mix of asset classes, that meet your personal criteria and to match your comfort with market risk.

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.



Every investment has a risk level associated with it. That risk level generally corresponds with the likelihood of a reward, based on time and market conditions. The higher the risk, the greater the potential for growth, but at a higher risk of losing value. The lower the risk, the less the potential for return, but at a lower risk of losing value.

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

International stock funds involve risks such as currency fluctuation, political instability, foreign regulations, differences in accounting and limited availability of information.

Small-cap stock funds may have less liquidity, be subject to greater price volatility and involve greater market risk than the overall market.

Mid-cap stock funds may have less liquidity than funds investing in larger, established companies, and may be subject to greater price volatility and risk than the overall stock market.

Large-cap stock funds tend to be dominated by well-established companies that may have less room to grow and thus, may not have the same growth potential as mid- or small-cap funds.

Bond funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund.

Capital preservation fund returns may not keep pace with inflation, and may produce a negative rate of return when fund expenses are factored in.



Use this Investor Profile Questionnaire to help you decide how to invest your Plan account

1. Your current age is:

- Over 70 (1 point)
- 60-70 (4 points)
- 50-59 (8 points)
- 35-49 (12 points)
- 34 or younger (16 points)

2. When do you anticipate taking regular cash distributions from your account?

- Less than 5 years (2 points)
- 5 - 9 years (5 points)
- 10 - 15 years (7 points)
- More than 15 years, or I do not anticipate taking cash distributions (10 points)

3. In addition to your current employer-sponsored retirement plan, do you have other retirement plan benefits such as a defined benefit pension or defined contribution profit sharing plan?

- No (0 points)
- Yes (20 points)

4. If \$100,000 was invested at the beginning of the year, which example best describes your tolerance for risk?

- Portfolio A — \$95,000-\$115,000 (1 point)
- Portfolio B — \$90,000-\$125,000 (4 points)
- Portfolio C — \$85,000-\$140,000 (7 points)
- Portfolio D — \$80,000-\$150,000 (10 points)

5. While riskier than bond investments, stock investments offer the potential of higher long-term investment returns. What is your feeling about investing a portion of your money in stock investments?

- I am concerned that stock investments are too risky and would prefer a higher allocation to bonds (1 point)
- I understand there is additional risk with stock investments and would consider a more balanced allocation to stocks and bonds (5 points)
- I understand there may be some additional risks in stock investing, but the opportunity to achieve long-term growth with a higher allocation to equities is worth serious consideration (9 points)
- I understand the risks, but recognize there are growth opportunities in stock markets, and would like to maximize those opportunities (12 points)

6. Given the volatility of the capital markets, your account value will fluctuate over time. The three choices below show potential account value ranges after a three year investment period. If you were to invest \$50,000, which portfolio would you select?

- Account value range of \$48,000 - \$53,000 (2 points)
- Account value range of \$45,000 - \$58,000 (6 points)
- Account value range of \$40,000 - \$60,000 (10 points)

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

| | | | | | |
|-----------------------------|--------------------------|---|----------------------------|---|-----------------------------------|
| <i>Total points:</i> | Aggressive 58+ | Moderately aggressive 40 - 57 | Moderate 27 - 39 | Moderately conservative 17 - 26 | Conservative 16 or less |
|-----------------------------|--------------------------|---|----------------------------|---|-----------------------------------|



Sample investment option allocations based on the Investor Profile results

| | Aggressive | Moderately aggressive | Moderate | Moderately conservative | Conservative |
|----------------------|------------|-----------------------|----------|-------------------------|--------------|
| International | 33% | 25% | 20% | 14% | 9% |
| Small-cap | 7% | 6% | 5% | 3% | 2% |
| Mid-cap | 10% | 9% | 7% | 6% | 4% |
| Large-cap | 40% | 35% | 28% | 22% | 15% |
| Bonds | 7% | 18% | 28% | 38% | 39% |
| Capital preservation | 3% | 7% | 12% | 17% | 31% |



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 to preserve capital while providing income. Fluctuations in the value of these portfolios tend to be minor.

The Asset Allocation Tool is provided for educational purposes only. It is not intended to provide personalized investment advice. The Tool, including the Investor Profile Questionnaire and Asset Mix Chart, is made available through license agreement between Wilshire Associates and Nationwide. The 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 the Asset Allocation Tool, the questionnaire or the chart be viewed as investment advice or establishing any kind of advisory relationship with Wilshire Associates. Wilshire 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.

Nationwide Retirement Flexible Advantage Comparative Investment Chart

NEOS CONSULTING GROUP, LLC 401(k) PLAN

Period Ending 06/30/2021 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

| Investment Option (Ticker) | Risk Category | INQUIRE Code | Gross Exp Ratio | Quarter | YTD | Annualized | | | | Since Inception | Inception Date |
|-----------------------------------|---------------|--------------|-----------------|---------|--------|------------|--------|--------|---------|-----------------|----------------|
| | | | | | | 1 Year | 3 Year | 5 Year | 10 Year | | |
| Specialty | | | | | | | | | | | |
| BlkRk Hlth Scnc Oppr Inst (SHSSX) | V | 2808 | 0.85% | 5.85% | 10.77% | 23.64% | 17.78% | 16.13% | 16.80% | 13.63% | 10/16/2000 |
| TIAACRF RealEst Sec Inst (TIREX) | IV | 5279 | 0.49% | 8.10% | 27.02% | 33.96% | 14.42% | 10.17% | 10.62% | 10.68% | 10/01/2002 |
| International stocks | | | | | | | | | | | |
| AmFds New Wld R6 (RNWGX) | IV | 2605 | 0.59% | 1.22% | 9.42% | 41.71% | 16.37% | 15.58% | 7.77% | 9.01% | 06/17/1999 |
| Domini Impct Intl Eq Inst (DOMOX) | IV | 5730 | 0.95% | 1.69% | 12.37% | 33.35% | 5.57% | 8.10% | N/A | N/A | 11/30/2012 |
| Fid Intl Indx (FSPSX) | IV | 6091 | 0.03% | 1.02% | 11.43% | 31.62% | 7.96% | 9.80% | 5.53% | 5.00% | 11/05/1997 |
| LeggM ClrBrdg Intl Gr I (LMGNX) | IV | 1527 | 0.81% | 2.25% | 5.88% | 29.04% | 13.24% | 16.13% | 11.50% | 5.73% | 03/04/2004 |
| MFS Gbl Gr R4 (MWOJX) | IV | 3799 | 1.11% | 5.02% | 15.21% | 37.64% | 18.46% | 17.64% | 11.93% | 9.64% | 03/31/2005 |
| <i>index: EAFE</i> | | | | 1.38% | 11.58% | 32.35% | 8.27% | 10.28% | 5.89% | | |
| Small-cap stocks | | | | | | | | | | | |
| Fed Hrms Kaufman SmCap R6 (FKALX) | VI | 6395 | 0.94% | 10.21% | 13.57% | 44.54% | 24.52% | 27.81% | 17.30% | 15.89% | 12/17/2002 |
| Fid SmCap Indx (FSSNX) | VI | 6097 | 0.02% | 0.30% | 15.45% | 61.25% | 13.10% | 16.07% | N/A | 14.21% | 09/08/2011 |
| Vic Syc Sm Co Oppr I (VSOIX) | VI | 4162 | 0.93% | -1.17% | 19.46% | 54.44% | 11.32% | 14.39% | 11.96% | 9.78% | 08/31/2007 |
| <i>index: Russell 2000</i> | | | | 0.45% | 15.83% | 62.03% | 13.52% | 16.47% | 12.34% | | |
| Mid-cap stocks | | | | | | | | | | | |
| AmCent MdCap Val R6 (AMDVX) | V | 5504 | 0.63% | 0.18% | 17.82% | 40.39% | 9.82% | 10.18% | N/A | 10.49% | 07/26/2013 |
| Fid MdCap Indx (FSMDX) | V | 6094 | 0.02% | 4.68% | 19.73% | 49.12% | 15.93% | 15.09% | N/A | 14.56% | 09/08/2011 |
| Virtus KAR MdCap Gr R6 (VRMGX) | VI | 6145 | 0.95% | 13.24% | 10.04% | 34.01% | 28.54% | N/A | N/A | 28.06% | 01/30/2018 |
| <i>index: S&P 400</i> | | | | 1.25% | 20.30% | 53.24% | 13.17% | 14.29% | 12.40% | | |
| Large-cap stocks | | | | | | | | | | | |
| AB LgCap Gr I (ALLIX) | IV | 4763 | 0.64% | 13.11% | 23.33% | 38.67% | 24.63% | 23.57% | 18.26% | 11.48% | 09/28/1992 |
| Col Divd Inc Inst2 (CDDR2) | IV | 4809 | 0.62% | 3.95% | 19.25% | 35.59% | 15.23% | 13.90% | 12.76% | 8.60% | 03/04/1998 |
| Fid 500 Indx (FXAIX) | IV | 6086 | 0.01% | 7.82% | 21.21% | 40.16% | 18.13% | 17.10% | 14.31% | 10.54% | 02/17/1988 |
| <i>index: S&P 500</i> | | | | 7.95% | 21.58% | 40.79% | 18.67% | 17.65% | 14.84% | | |
| Balanced | | | | | | | | | | | |
| Vngrd Trgt Rtrmt 2015 Inv (VTXVX) | II | 2328 | 0.12% | 2.35% | 5.15% | 13.05% | 7.95% | 7.28% | 6.48% | 6.04% | 10/27/2003 |
| Vngrd Trgt Rtrmt 2020 Inv (VTWVX) | III | 2329 | 0.13% | 2.78% | 7.26% | 18.40% | 9.51% | 8.90% | 7.53% | 6.52% | 06/07/2006 |
| Vngrd Trgt Rtrmt 2025 Inv (VTTVX) | III | 2330 | 0.13% | 3.09% | 8.68% | 22.17% | 10.60% | 10.06% | 8.25% | 7.04% | 10/27/2003 |
| Vngrd Trgt Rtrmt 2030 Inv (VTHR2) | III | 2331 | 0.14% | 3.30% | 10.00% | 25.45% | 11.37% | 10.99% | 8.84% | 7.20% | 06/07/2006 |
| Vngrd Trgt Rtrmt 2035 Inv (VTTH2) | III | 2332 | 0.14% | 3.49% | 11.33% | 28.74% | 12.09% | 11.88% | 9.40% | 7.83% | 10/27/2003 |
| Vngrd Trgt Rtrmt 2040 Inv (VFOR2) | III | 2333 | 0.14% | 3.70% | 12.65% | 32.07% | 12.80% | 12.79% | 9.89% | 7.83% | 06/07/2006 |
| Vngrd Trgt Rtrmt 2045 Inv (VTIV2) | IV | 2334 | 0.15% | 3.88% | 13.99% | 35.52% | 13.56% | 13.42% | 10.20% | 8.48% | 10/27/2003 |
| Vngrd Trgt Rtrmt 2050 Inv (VFIF2) | IV | 2335 | 0.15% | 3.92% | 14.16% | 35.78% | 13.64% | 13.46% | 10.22% | 8.07% | 06/07/2006 |
| Vngrd Trgt Rtrmt 2055 Inv (VFFV2) | IV | 2830 | 0.15% | 3.93% | 14.17% | 35.79% | 13.62% | 13.45% | 10.22% | 11.29% | 08/18/2010 |

| Investment Option (Ticker) | Risk Category | INQUIRE Code | Gross Exp Ratio | Quarter | YTD | Annualized | | | | Since Inception | Inception Date |
|---|---------------|--------------|-----------------|---------|--------|------------|--------|--------|---------|-----------------|----------------|
| | | | | | | 1 Year | 3 Year | 5 Year | 10 Year | | |
| Vngrd Trgt Rtrmt 2060 Inv (VTTSX) | IV | 4357 | 0.15% | 3.92% | 14.16% | 35.78% | 13.62% | 13.45% | N/A | 11.26% | 01/19/2012 |
| Vngrd Trgt Rtrmt Inc (VTINX) <i>index: Balanced Benchmark</i> | II | 2336 | 0.12% | 2.32% | 4.68% | 11.52% | 7.56% | 6.17% | 5.33% | 5.19% | 10/27/2003 |
| U.S. bonds | | | | | | | | | | | |
| AmFds Infl LnkD Bd R6 (RILFX) | II | 5893 | 0.31% | 2.43% | 2.62% | 5.28% | 6.81% | 4.23% | N/A | 2.36% | 12/14/2012 |
| Fid US Bd Indx (FXNAX) | II | 6099 | 0.02% | 1.56% | -1.14% | -0.98% | 4.90% | 2.51% | 2.90% | 5.33% | 03/08/1990 |
| Gughm Ttl Rtn Bd Inst (GIBIX) | II | 5252 | 0.57% | 2.41% | 0.24% | 4.71% | 6.10% | 5.05% | N/A | 5.61% | 11/30/2011 |
| LeggM BW Corp Cr IS (BGISX) | II | 6537 | 0.51% | 1.55% | 3.24% | 13.62% | 7.83% | 7.52% | 6.18% | 6.73% | 09/30/2002 |
| PrfrmncTr Strat Bd (PTIAX) <i>index: Barclays US Agg Bond TR USD</i> | II | 6132 | 0.79% | 1.63% | 1.92% | 5.40% | 4.90% | 4.39% | 5.43% | 5.74% | 08/31/2010 |
| | | | | 1.63% | -0.69% | -0.33% | 5.34% | 3.03% | 3.39% | | |

| Fixed Investment | INQUIRE Code | Rate of Return | Effective Dates | Additional Information |
|------------------|--------------|----------------|-------------------------|--|
| NW FXD SEL OPTN® | 8003 | 1.73% | 07/01/2021 • 09/30/2021 | 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. A market value adjustment may apply under certain plan sponsor triggered events. The contract value, when withdrawn, may be increased or decreased by the market value adjustment. The market value adjustment is determined by Nationwide Life Insurance Company in accordance with uniform procedures applicable to all contracts in this class and as described in the contract. 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 | | | | | |
| BlkRk Hlth Scnc Oppr Inst (SHSSX) | 0.20% | 0.85% | 1.05% | \$10.50 | N/A |
| TIAACRF RealEst Sec Inst (TIREX) | 0.45% | 0.49% | 0.94% | \$9.40 | N/A |
| International stocks | | | | | |
| AmFds New Wld R6 (RNWXG) | 0.45% | 0.59% | 1.04% | \$10.40 | N/A |
| Domini Impct Intl Eq Inst (DOMOX) | 0.45% | 0.95% | 1.40% | \$14.00 | N/A |
| Fid Intl Indx (FSPSX) | 0.45% | 0.03% | 0.48% | \$4.85 | N/A |
| LeggM ClrBrdg Intl Gr I (LMGNX) | 0.30% | 0.81% | 1.11% | \$11.10 | N/A |
| MFS Gbl Gr R4 (MWOJX) | 0.35% | 0.97% | 1.32% | \$13.20 | N/A |
| Small-cap stocks | | | | | |
| Fed Hrms Kaufman SmCap R6 (FKALX) | 0.45% | 0.90% | 1.35% | \$13.50 | N/A |
| Fid SmCap Indx (FSSNX) | 0.45% | 0.02% | 0.48% | \$4.75 | N/A |
| Vic Syc Sm Co Oppr I (VSOIX) | 0.35% | 0.93% | 1.28% | \$12.80 | N/A |
| Mid-cap stocks | | | | | |
| AmCent MdCap Val R6 (AMDVX) | 0.45% | 0.63% | 1.08% | \$10.80 | N/A |
| Fid MdCap Indx (FSMDX) | 0.45% | 0.02% | 0.48% | \$4.75 | N/A |
| Virtus KAR MdCap Gr R6 (VRMGX) | 0.45% | 0.85% | 1.30% | \$13.00 | N/A |
| Large-cap stocks | | | | | |
| AB LgCap Gr I (ALLIX) | 0.30% | 0.63% | 0.93% | \$9.30 | N/A |

| Investment Option (Ticker) | Net AMC/ Asset Fee* | Net Exp Ratio | Total Annual Operating Expenses | | Shareholder type expenses |
|-----------------------------------|------------------------|------------------|------------------------------------|-------------|---|
| | | | As a % | Per \$1,000 | |
| Col Divd Inc Inst2 (CDDRX) | 0.35% | 0.62% | 0.97% | \$9.70 | The fund house enforces a trade restriction. If a participant exchanges out any amount of money, they are blocked from exchanging back into the fund for 30 days. |
| Fid 500 Indx (FXAIX) | 0.45% | 0.01% | 0.47% | \$4.65 | N/A |
| Balanced | | | | | |
| Vngrd Trgt Rtrmt 2015 Inv (VTXVX) | 0.45% | 0.12% | 0.57% | \$5.70 | N/A |
| Vngrd Trgt Rtrmt 2020 Inv (VTWVX) | 0.45% | 0.13% | 0.58% | \$5.80 | N/A |
| Vngrd Trgt Rtrmt 2025 Inv (VTTVX) | 0.45% | 0.13% | 0.58% | \$5.80 | N/A |
| Vngrd Trgt Rtrmt 2030 Inv (VTHRX) | 0.45% | 0.14% | 0.59% | \$5.90 | N/A |
| Vngrd Trgt Rtrmt 2035 Inv (VTTHX) | 0.45% | 0.14% | 0.59% | \$5.90 | N/A |
| Vngrd Trgt Rtrmt 2040 Inv (VFORX) | 0.45% | 0.14% | 0.59% | \$5.90 | N/A |
| Vngrd Trgt Rtrmt 2045 Inv (VTIVX) | 0.45% | 0.15% | 0.60% | \$6.00 | N/A |
| Vngrd Trgt Rtrmt 2050 Inv (VFIFX) | 0.45% | 0.15% | 0.60% | \$6.00 | N/A |
| Vngrd Trgt Rtrmt 2055 Inv (VFFVX) | 0.45% | 0.15% | 0.60% | \$6.00 | N/A |
| Vngrd Trgt Rtrmt 2060 Inv (VTTSX) | 0.45% | 0.15% | 0.60% | \$6.00 | N/A |
| Vngrd Trgt Rtrmt Inc (VTINX) | 0.45% | 0.12% | 0.57% | \$5.70 | N/A |
| U.S. bonds | | | | | |
| AmFds Infl LnkD Bd R6 (RILFX) | 0.45% | 0.31% | 0.76% | \$7.60 | N/A |
| Fid US Bd Indx (FXNAX) | 0.45% | 0.02% | 0.48% | \$4.75 | N/A |
| Gughm Ttl Rtn Bd Inst (GIBIX) | 0.35% | 0.51% | 0.86% | \$8.60 | N/A |
| LeggM BW Corp Cr IS (BGISX) | 0.45% | 0.51% | 0.96% | \$9.60 | N/A |
| PrfrmncTr Strat Bd (PTIAX) | 0.35% | 0.79% | 1.14% | \$11.40 | N/A |
| Fixed | | | | | |
| NW FXD SEL OPTN | 0.00% | N/A | 0.00% | \$0.00 | N/A |

*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

How can I find the help I may need?

Getting the help you need is as easy as 1, 2, 3!

1

Enroll

It all starts with enrolling in the plan. Follow the instructions in the enrollment section to enroll today. You'll receive an email within two days that includes online account setup instructions.

2

Set up your online account

Once enrolled, you can create an online profile and access your account anytime, from anywhere. Simply go to nationwide.com/myretirement

- Select Log in / Sign up
- Select "Sign up for an online account"
- When prompted, enter case number 857-80055

3

Access the Plan resources

Once you have an online account, you'll have access to all the resources available on the web

Your Plan website is engineered for Retirement Readiness

Within a few clicks, you can know where you're going and how you're going to get there.



Manage your account – Log in, review your investment performance, compare your rates of return to common market indexes and more.



Watch our videos – We bring you information that can help you make decisions about managing your money and planning for retirement.



View our presentations – Build your confidence about retirement planning and investing.



Plan for retirement income – Find ways to improve how you spend and save for retirement.

- Estimate retirement health care costs – See how out-of-pocket expenses can impact your retirement budget.
- Decide your retirement date – Find out how we can help you make your retirement goal a reality.



Find out how you compare – Our Peer Comparison Tool enables you to see how much people like you are contributing and saving for retirement, and how your progress stacks up against your peers.



Log in to nationwide.com/myretirement anytime, anywhere from any device or call us at 800-772-2182.

Retirement Resource Group®

The Retirement Resource Group® is a full-service financial services team built to help you prepare for and live in retirement. Whether you are just beginning to save, working hard to maintain progress on goals or trying to preserve what you've worked hard to build, we simplify the path to readiness with access to personalized guidance. Here's how:

Enrollment — We take the time to educate you about your plan, including investment options and ways to save.

Investment — We help take the guesswork out of selecting investments, whether you are selecting your own fund or using professional money management.

Asset consolidation — Changing employers or plan providers may seem overwhelming. There are a lot of factors to consider. We'll take the time to help you understand what you should be looking for to determine if asset consolidation is best for you.

Financial wellness — When retirement income planning isn't the only goal, we help you bring together all of your financial goals by providing access to Certified Financial Planners and the Nationwide Retirement Institute® at no charge.



Schedule an appointment by calling 800-772-2182 or visit <http://retirementspecialists.MyRetirementAppt.com>

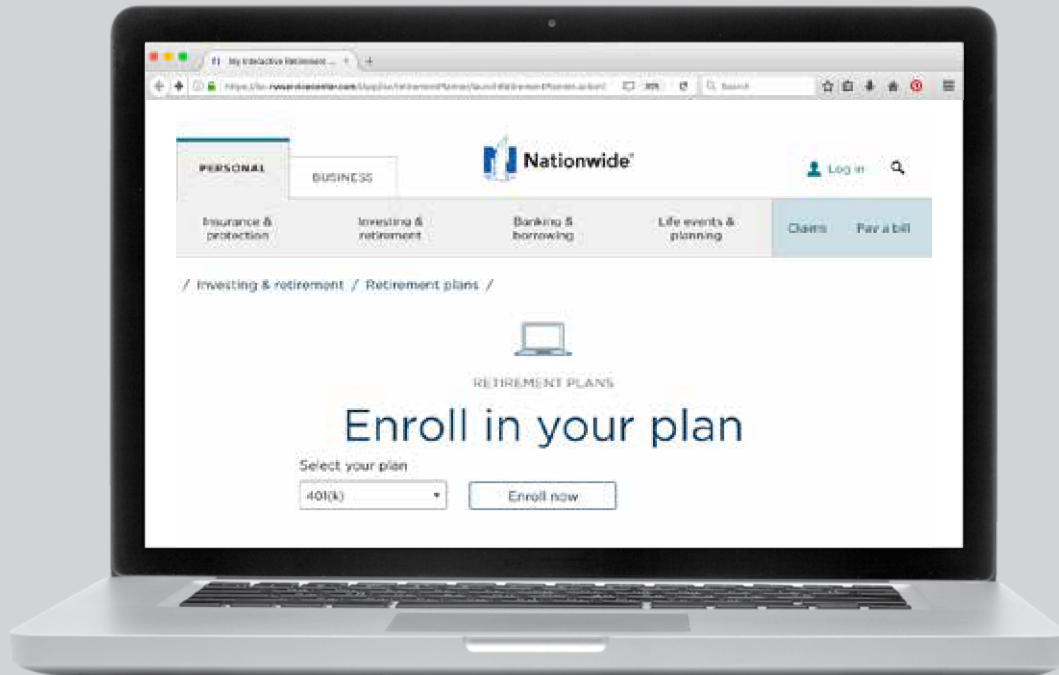
Retirement Resource Group includes Retirement Specialists and Personal Retirement Counselors. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, OH. The information they provide is for educational purposes only and is not legal, tax or investment advice. Personal Retirement Counselors are registered representatives of Nationwide Securities, LLC., member FINRA, SIPC. DBA Nationwide Advisory Services, LLC. in AR, CA, FL, NY, TX, and WY.

Neither Nationwide nor any of its affiliates are related to, or affiliated with, any of the above entities or representatives.



I'm ready to enroll

Go to nationwide.com/enroll and select “Enroll now” or fill out the following forms. To get started with online enrollment, you will need your plan case number 857-80055.



Gather or locate the following information you may need

- Your personal contact information
- Your annual income and pay frequency
- Your Plan's case number (listed above)
- Your age when you plan to retire
- Your beneficiary information

Go to nationwide.com/enroll

- Click on Enroll now
- Enter your Case number
- Enter your Social Security number
- Enter your Date of birth
- Click Get started

Click Go when your employer's name appears. During your enrollment, you will be asked to:

- Enter the rest of your personal information
- Determine how much you will contribute out of each paycheck
- Choose which investment(s) you will invest in
- Enter your beneficiary information
- Confirm and submit your enrollment



Go to nationwide.com/enroll to enroll now

Questions? Contact us at 800-772-2182

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.

Be sure to complete all personal information below to help ensure the highest level of security for your account.

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: \$19,500 for 2021. If you're age 50 or older in 2021, you may contribute an additional \$6,500.
- 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.

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.

- Help me do it (Jump to Section A below.)
- I'll do it myself (Jump to Section B below.)

Please turn to the next page. >

Last/first/MI name

SSN

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 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 | BlkRk Hlth Scnc Oppr Inst | SHSA | 2808 | _____ % |
| Specialty | TIAACRF RealEst Sec Inst | DLQA | 5279 | _____ % |
| International stocks | AmFds New Wld R6 | RNWA | 2605 | _____ % |
| International stocks | Domini Impct Intl Eq Inst | EFUA | 5730 | _____ % |
| International stocks | Fid Intl Indx | EVSA | 6091 | _____ % |
| International stocks | LeggM ClrBrdg Intl Gr I | LMXA | 1527 | _____ % |
| International stocks | MFS Gbl Gr R4 | AVCA | 3799 | _____ % |
| Small-cap stocks | Fed Hrms Kaufman SmCap R6 | FLZA | 6395 | _____ % |
| Small-cap stocks | Fid SmCap Indx | EWBA | 6097 | _____ % |
| Small-cap stocks | Vic Syc Sm Co Oppr I | BNLA | 4162 | _____ % |
| Mid-cap stocks | AmCent MdCap Val R6 | DWLA | 5504 | _____ % |
| Mid-cap stocks | Fid MdCap Indx | EVYA | 6094 | _____ % |
| Mid-cap stocks | Virtus KAR MdCap Gr R6 | EYEA | 6145 | _____ % |
| Large-cap stocks | AB LgCap Gr I | CNZA | 4763 | _____ % |

Continued on next page

Last/first/MI name _____

SSN _____

Continued from previous page

| Asset class | Fund name | Fund code | Inquire code | Allocation percentage |
|------------------|---------------------------|-----------|--------------|-----------------------|
| Large-cap stocks | Col Divd Inc Inst2 | CPVA | 4809 | _____ % |
| Large-cap stocks | Fid 500 Indx | EVMA | 6086 | _____ % |
| 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 | AmFds Infl Lnkd Bd R6 | ENBA | 5893 | _____ % |
| U.S. bonds | Fid US Bd Indx | EWDA | 6099 | _____ % |
| U.S. bonds | Gughm Ttl Rtn Bd Inst | DKKA | 5252 | _____ % |
| U.S. bonds | LeggM BW Corp Cr IS | FTAA | 6537 | _____ % |
| U.S. bonds | PrfrmncTr Strat Bd | EXQA | 6132 | _____ % |
| | 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.

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

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 has a default fund, then deposits will be made to the Plan's default fund.

Signature: _____ Date: _____

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

Beneficiary form

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

Participant information

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

| | | | |
|---|--|-----------------------------|------------------------|
| 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: _____

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

I certify that I am: Married Not married Legally separated

Participant signature _____ Date _____

| | |
|---|--|
| 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. If you have additional beneficiaries, you can attach a separate piece of paper.



1. Nationwide Plan Information

Plan Number: 857-80055 Plan Name: NEOS CONSULTING GROUP, LLC 401(k) PLAN

2. Participant Information

Name: SSN:
Phone: Date of Birth: Date of Hire:
Street Address:
City: State: Zip:
Email:

3. Rollover/Transfer Information

The Provider/Custodian who currently holds your assets will likely have their own requirements to complete the rollover/transfer. Please call them to obtain their rollover/transfer requirements, obtain answers to the questions below as well as those in Section 5.

Have you already completed all requirements and funds are on the way to Nationwide from the prior Provider/Custodian?
Yes, you may skip down to Next Steps. OR No, proceed to answer the questions below

Does the Provider/Custodian:
Require their own paperwork OR Accept Nationwide's paperwork

- Does the Provider/Custodian:
Require original signatures?
Accept email or fax copies of paperwork?
Accept electronic signatures on forms?
Require medallion signature guarantee or notarization of signatures?
Is a Letter of Acceptance required?

Next Steps

- Return this form and all paperwork from your prior Provider/Custodian (if required) to Nationwide using the fax number above or an address below. Receipt of this paperwork will initiate your request to move funds from an outside qualified plan or IRA into your retirement account with Nationwide.
If funds are not already in transit to Nationwide, we will forward all paperwork to the relinquishing Provider/Custodian. We will follow up to ensure receipt and make sure your outside account is transferred to your Nationwide account. Please note it may take up to 90 days for certain account types to be transferred
If you have any questions or received notification of additional requirements from the relinquishing provider/custodian please contact us at 800-772-2182

4. Submission Information

Make your check Payable to Nationwide Financial and include your Plan # and last 4 digits of your SSN in the memo section.

Mailing Address:
Nationwide Financial
PO Box 183046
Columbus, OH 43218-3046

Express Mailing Address:
Nationwide Financial
3400 Southpark PL, Suite A
Attn: DSPF-F6
Grove City, OH 43123-4856

Send wires to:
JP Morgan Chase
Columbus, OH 43215
ABA#: 021000021
Nationwide Trust Company, FSB
Acct#: 615843653
OBI field: Case Number: XXX-XXXXX

5. Rollover/Transfer Details

Participant Information:

Name: _____ SSN: _____

Prior Provider/Custodian Information:

Name: _____ Phone: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Fax: _____ Email: _____

Account Number: _____

Account Type: 401(a)/401(k) 403(b) 457(b) Governmental Traditional/SIMPLE/Rollover IRA

Rollover/Transfer Type: Partial Total

Total Estimated Rollover/Transfer Amount: \$ _____ **(Required)**

Does the Rollover/Transfer include Roth? Yes No

If Yes, provide: Year of first Roth Contribution: _____

Estimated Roth Amount: \$ _____ (see prior provider/custodian)

Roth Basis Amount: \$ _____ (total contributions without earnings)

Does the Rollover/Transfer include after-tax assets that are not subject to Roth distribution rules? Yes No

If Yes, provide, After-Tax Basis Amount: \$ _____ (total contributions without earnings)

6. Investment Direction

Assets will be applied to the investment elections on file as a transfer to the applicable Rollover or Roth Rollover source unless otherwise directed below:

7. Plan Sponsor/Authorized Representative Signature

I have reviewed the enclosed rollover/transfer request and verified its accuracy and hereby authorize the acceptance of this request into our retirement plan named above in Section 1.

I acknowledge I am the Plan Sponsor or I am authorized to sign on behalf of the Plan Sponsor for this service/transaction.

Full Name (please print): _____

Signature: _____ **Date:** _____

NOTE: Have you confirmed with your Plan Sponsor and/or Third-Party Administrator that your account is eligible to be rolled into the plan?

Yes No

8. Participant Authorization

I certify that the rollover/transfer amount is eligible for rollover and represents the taxable portion of my distribution (with the exception of Roth funds) from the retirement plan or individual retirement account listed above. If I am rolling over these assets from my own personal bank account, I certify that the amount was liquidated from the above listed account no more than 60 days ago and I have included a copy of the statement showing the date of withdrawal. Under penalties of perjury I certify the above information is true and accurate.

Signature: _____ **Date:** _____

**A Medallion Signature Guarantee may be required.
Contact your surrendering financial institution to confirm.**

Medallion Signature Guarantee Stamp Here
(if applicable)

Let us help you understand the Plan's fees

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

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

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 and enter your plan number, click on "Look up" under the "Plan Fees Information" section and then enter your 8-digit plan number 857-80055.

General plan information

Giving investment instructions.

After you are enrolled in the Plan, in order to manage your Plan investments, you can call Nationwide at 800-772-2182 or make your election online at nationwide.com/login. You may direct your investments according to the provisions of your Plan. For more information, please see your Summary Plan Description.

Limitations on instructions.

You may give investment instructions on any day the New York Stock Exchange is open for business.

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.

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.

Designated Plan investment manager.

CWM, LLC is the Plan's designated investment manager. The Plan investment manager assists the appropriate Plan fiduciary in making investment decisions for the Plan.

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 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 800-772-2182.

The investment options offered through Nationwide's Fund Window have not yet been individually selected and are not monitored by your Plan Representative. These investment options may require investment expertise and/or professional management advice to prudently manage. In addition, some of the investment options may have higher Nationwide asset fees than the investment options selected by your Plan Representative. Nationwide does not make recommendations or give investment advice.

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 should your sponsor choose to move or terminate a plan a Contingent Deferred Sales Charge (CDSC) of 0.00% - 2.00% based on the number of years a plan has been under contract may be assessed against the plan's assets. 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.

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 \$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 CWM, LLC

Advisory/Service Provider Fee — taken from participant account balance

Investment Manager Fee
CWM, LLC 0.50% taken from participant account balance

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

Hard copy exchange fee

\$6.00 per transaction, per "from" fund

Fee is charged one time only regardless of how many funds assets are exchanged into.

Loan maintenance fee

\$12.00 per year

Fee charged for loans that are set up and managed on Nationwide's Loan Management System.

Fees charged by NOVA ASSOCIATES, INC.

Hardship Request

\$125.00 per transaction

IN-SERVICE DISTRIBUTION FEE

\$75.00 per transaction

LOCATOR SEARCH SERVICE FEE

\$25.00 per transaction

QDRO

\$250.00 per transaction

RMD

\$125.00 per transaction

TERMINATION DISTRIBUTION FEE

\$75.00 per transaction

Fees charged by NOVA ASSOCIATES, INC. (continued)

Loan Setup Fee

\$100.00 per transaction

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 our 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 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.

This section contains additional 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:

Vnprd Trgt Rtrmt 2060 Inv

Vnprd Trgt Rtrmt 2050 Inv

Vnprd Trgt Rtrmt 2040 Inv

Vnprd Trgt Rtrmt 2035 Inv

Vnprd Trgt Rtrmt 2010 Inv

Vnprd Trgt Rtrmt 2030 Inv

Vnprd Trgt Rtrmt 2045 Inv

Vnprd Trgt Rtrmt Inc

Vnprd Trgt Rtrmt 2025 Inv

Vnprd Trgt Rtrmt 2020 Inv

Vnprd Trgt Rtrmt 2015 Inv

Vnprd 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=800I26397>

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

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Nationwide[®]
is on your side

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

For more information about the available underlying investment options, including all charges and expenses, please request 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 market.

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. Variable investment products and services offered by Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Nationwide Mutual Insurance Company and affiliated companies, home office: Columbus, Ohio.

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