Time is money you can invest for retirement.

Brighten your retirement outlook by deferring unused paid time off or vacation into your deferred compensation plan account, when permitted by your employer.

Here are a few reasons to consider it.

- **Use the power of time** — Put the value of your unused paid time off toward your future by investing it for potential growth.

- **Avoid tax shock** — Taking paid time off as a lump-sum payout makes this money taxable as ordinary income. Transferring this payout to your deferred compensation plan can defer taxes, giving you more control over how and when you pay them.

- **It’s easy** — Just complete the form on back and turn it in to your deferred compensation plan administrator.

Talk with your Nationwide Retirement Specialist who can help you understand the benefits of transferring unused paid time off to your deferred compensation account.

Investing involves market risk, including possible loss of principal. Neither Nationwide nor its representatives may offer investment, tax, or legal advice. Contributions, including transfers of eligible accrued paid time off, are subject to Plan rules and maximum limits allowed by federal law. Information provided by Retirement Specialists is for educational purposes only and not intended as investment advice. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA.

**Contact your Nationwide Retirement Specialist:**
Lynn Robinette, MBA, CRC
434-534-5673
lynn.robinette@nationwide.com

**Contact your home office Retirement Specialist:**
Frank McCaffertty, CRC
888-401-5272
nrsforu@nationwide.com

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.

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Deferred Compensation Plan
Accrual Deferral Form
To be used for deferral of sick and/or vacation pay

Participant Information

<table>
<thead>
<tr>
<th>Employer Name:</th>
<th>Employer ID Number:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant Name:</td>
<td>Participant SSN or Account #:</td>
</tr>
<tr>
<td>Mailing Address:</td>
<td>Date of Birth:</td>
</tr>
<tr>
<td>City, State, &amp; Zip Code:</td>
<td>Phone Number:</td>
</tr>
<tr>
<td>Email Address:</td>
<td></td>
</tr>
</tbody>
</table>

Deferral Information

| Year to Date Deferrals: | Deferral Amount from Sick/Vacation Pay: |

This form will only be used for one-time deferrals of accumulated sick and vacation pay and will not supersede or replace any other participation agreement covering regular deferrals. The total annual deferral amount to all 457 plans is the lesser of $18,500 ($24,500 with the Over Age 50 Catch Up option or $37,000 with the special 457(b) Three-Year Catch Up option) or 100% of includible compensation. Deferrals in excess of maximum amounts are not permitted and will be considered taxable income when refunded. Contributions to other Section 457 plans may limit the maximum amount I may defer under the Plan.

Authorization

I authorize my Employer to credit my Deferred Compensation Plan by the above amount. The crediting of the deferred amount above by my Employer will be reflected in my paycheck contingent on the processing of this application in conjunction with the set-up time required by my payroll center. The above amount is to be allocated according to the most current allocations I have on file. It is my responsibility to ensure my deferrals do not exceed the annual limit.

I have read and understand each of the statements on this form. I accept these terms and understand that these statements do not cover all the details of the Plan or products.

Please return this form to your local Payroll Office.

| Participant Signature | Date: |