



Nationwide[®]
is on your side

Investment ReviewAA

Prepared for MONTEREY COUNTY 457B DEFERRED COMPENSATION
As of December 31, 2020AA

ContentsAA

- 1 Important InformationAA
- 2 Market OverviewAA
- 3 Plan SnapshotAA
- 4 Individual Fund ProfilesA

Important Information

This is NOT, and should not be construed as INVESTMENT ADVICE. It may not be reproduced, shown, or quoted to plan participants or to other members of the general public or used in written form as sales literature; any such use would be in violation of the FINRA Conduct Rules. **This report is not complete unless all pages are included.** All data has been gathered and compiled by Nationwide Financial from publicly available and independent sources thought to be reliable; however no assurances can be made as to its accuracy.

Investing involves risk, including the possible loss of principal.

Investment returns and principal value will fluctuate; redeemed units may be worth more or less than their original cost. Before investing, one should carefully consider the investment objectives, risks, fees, and expenses. The fund prospectus contains this and other important information. Prospectuses can be obtained by contacting your local retirement representative, or Nationwide Financial at 1-877-677-3678. Please read the prospectuses carefully before investing or sending money.

The performance summary does not reflect fees and charges specific to your plan, including, termination charges, plan recordkeeping fees, participant fees or other product charges.

Data is provided by Morningstar® unless otherwise noted. © Morningstar, Inc. All Rights reserved. The Morningstar information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

The use of Morningstar data, or any other investment tool, is not intended as investment advice to the plan. The Plan Sponsor (or other designated investment fiduciary) is solely responsible for evaluating the appropriateness of the investment options available in the plan. When shown, benchmark data is used for comparative purposes only and generally reflects the investment style or risk of the compared menu option.

It is not possible to invest directly in an index.

Nationwide offers a variety of investment options through this contract. The underlying investment options or their affiliates may make payments to Nationwide. For more detail about the payments Nationwide receives, please visit www.nrsforu.com.

Nationwide Retirement Solutions and Nationwide Life Insurance Company (collectively “Nationwide”) have endorsement relationships with the National Association of Counties, the United States Conference of Mayors, and the International Association of Fire Fighters-Financial Corporation. More information about the endorsement relationships may be found online at www.nrsforu.com.

The unregistered group variable annuity is issued by Nationwide Life Insurance Company, Columbus, OH. Contract number NRC-0105A0, NRC-0105OR. In Oklahoma only: NRC-0105OK.

Nationwide Funds distributed by Nationwide Fund Distributors LLC (NFD), member FINRA, Columbus, OH. NFD is not affiliated with any subadviser contracted by Nationwide Fund Advisors (NFA), with the exception of Nationwide Asset Management, LLC (NWAM). NFD is not affiliated with Factset or Morningstar.

Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2021AA

All data as of December 31, 2020 unless otherwise noted.

Data accessed on February 11, 2021.

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

Investment Risk DisclosuresAA

Investing involves risk, including the possible loss of principal. There is no guarantee that any investment objective will be met. Please note: Each plan may or may not include all types of funds listed below.AA

Asset Allocation Funds: These 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 these funds, investors are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.AA

Bond Funds: Funds that invest in bonds have the same interest rate, inflation and credit risks associated with the bonds in which the funds invest.AA

Fixed Annuity: The investment objective of a fixed annuity is to provide a low-risk, reasonably high-yield investment. Fixed annuities are managed to earn a high level of return consistent with, and providing for, preservation of capital, high credit quality, liquidity to pay plan benefits, and reasonable tracking of interest rates. Safety, stability, and consistency while providing a competitive return are key attributes. General account asset values and rate guarantees are subject to the claims-paying ability of the issuing insurance company.AA

Government Bond Funds: While these funds invest primarily in securities of the U.S. Government and its agencies, the fund's value is not guaranteed by these entities.AA

High Yield Bond Funds: Portfolios that invest in high-yield securities are subject to greater credit risk and price fluctuations than portfolios that invest in higher quality securities. The prices of high-yield bonds tend to be more sensitive to adverse economic and business conditions than are higher-rated corporate bonds. Increased volatility may reduce the market value of high-yield bonds. They are also subject to the claims paying ability of the issuing company.AA

International/Emerging Markets Funds: Investing internationally involves 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.AA

Money Market Funds: An investment in a money market fund is not insured or guaranteed by the FDIC or any other federal government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.AA

Non-Diversified Funds: Funds that concentrate in a specific sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.AA

Real Estate Funds: Investing in real estate funds entails the risks of the real estate business generally, including sensitivity to economic and business cycles, changing demographic patterns and government actions.AA

Small Company Funds: Stocks of small or small emerging companies may have less liquidity than those of larger, established companies and may be subject to greater price volatility and risk than the overall stock market. Smaller companies are more vulnerable than larger companies to adverse business and economic developments and may have more limited resources. Therefore, they generally involve greater risk.AA

Stable Value: The Stable Value Fund is managed to protect principal while providing the potential for higher rates of return than other conservative investments, such as money market funds. Stable Value funds are not FDIC insured and are not guaranteed.AA

Investment Risk DisclosuresAA

Target Date Funds: These funds are designed for people who plan to retire or begin taking income during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time primarily by investing in underlying funds. Therefore, in addition to the expenses of these funds, investors are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. It's important to remember that no strategy can assure a profit or prevent a loss in a declining market; the principal value is not guaranteed at any time including the target date. Investing involves risk, including loss of principal. When redeemed, the amount received may be less than the amount invested. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

All data as of December 31, 2020 unless otherwise noted.AA

Product GuidelinesAA

Nationwide Life Insurance Company or its affiliates (Nationwide), as product provider, establishes internal guidelines for its retirement plan products and platforms, which serve as the basis for selecting underlying investment options for its products. These guidelines include product competitiveness, consistency with the purpose of the product, Nationwide's business interests, and general investment criteria. The guidelines are subject to change and Nationwide may select options that do not satisfy all criteria.AA

Selected investment criteria may include such items as:

- **Fund absolute performanceAA**
- **Fund relative performanceAA**
- **Fund expensesAA**
- **Fund assetsAA**
- **Firm ownership structure and personnel changesAA**
- **Firm assets under managementAA**
- **Firm track recordAA**
- **Portfolio Manager, or management team, tenure and experienceAA**

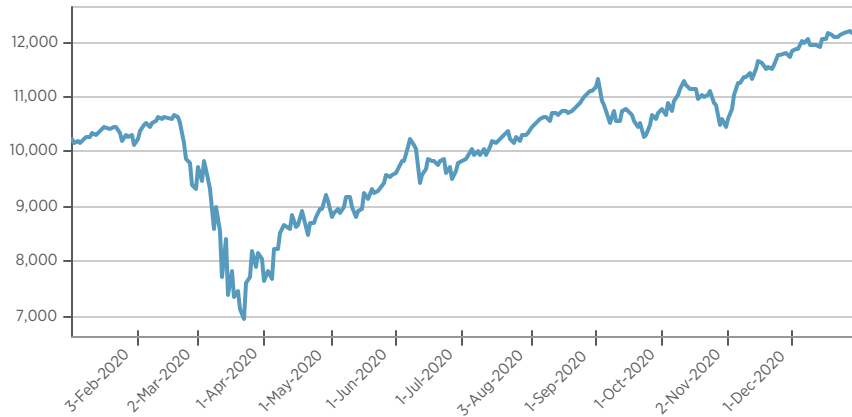
Changes in the guidelines above may trigger a change to a product's underlying investment options.

Retirement plan sponsors have the sole and absolute discretion to determine whether the investment options offered through Nationwide's product and platforms are suitable and appropriate for their plan. Nationwide has its own business interests, including profit, in selecting which investment option to offer within its products and cannot act with the unconflicted objectivity required of fiduciaries.AA

Each plan is ultimately responsible for selecting and monitoring its own investment options consistent with its plan documents and investment guidelines/policy statement.AA

Returns by StyleAA

U.S. MarketAA Russell 3000AA



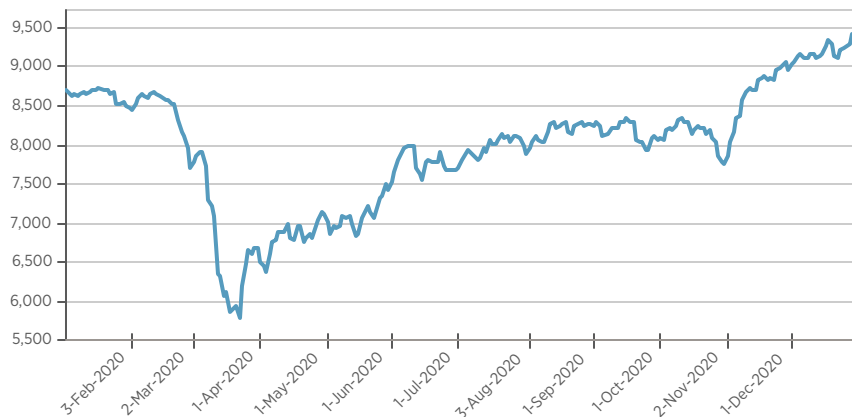
1 Year ReturnAA

	ValueAA	BlendAA	GrowthAA
LargeAA	1.6%AA	22.4%AA	39.3%AA
MidAA	5.0%AA	17.1%AA	35.6%AA
SmallAA	4.6%AA	20.0%AA	34.6%AA

5 Year ReturnAA

	ValueAA	BlendAA	GrowthAA
LargeAA	9.8%AA	16.4%AA	21.7%AA
MidAA	9.7%AA	13.4%AA	18.7%AA
SmallAA	9.7%AA	13.3%AA	16.4%AA

International MarketAA MSCI EAFEAA



1 Year ReturnAA

	ValueAA	BlendAA	GrowthAA
Small/MidAA LargeAA	-2.1%AA	8.3%AA	18.7%AA
Small/MidAA	0.9%AA	11.7%AA	20.3%AA
GlobalAA	16.5%AA		Emerging MarketsAA 18.7%AA

5 Year ReturnAA

	ValueAA	BlendAA	GrowthAA
Small/MidAA LargeAA	4.8%AA	8.0%AA	10.9%AA
Small/MidAA	7.0%AA	9.2%AA	10.8%AA
Global	12.8%AA		Emerging MarketsAA 13.2%AA

Source: FactSetAA

Tables reflect index total returns (including reinvestments of dividends). All returns and annotations reflect total return, including dividends.AA

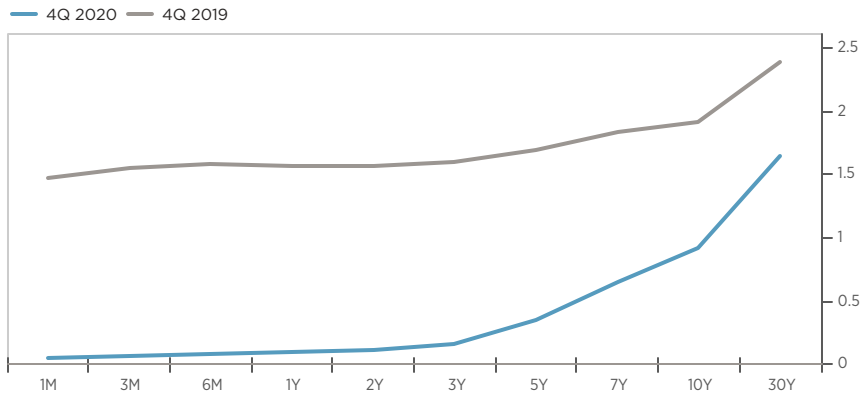
PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.AA

Data as of December 31, 2020.AA

Returns by Style (continued)

Bond Market

United States Government Bond Yield Curve



1 Year Return

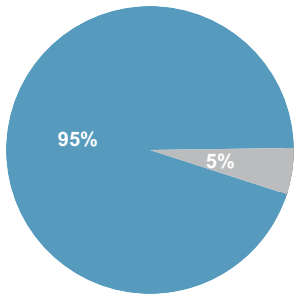
	Short	Medium	Long
Corporate Government	3.2%	6.2%	13.6%
Corporate	3.7%	7.6%	13.3%
High Yield	7.1%		
Multi-Sector		7.5%	

5 Year Return

	Short	Medium	Long
Corporate Government	1.9%	3.0%	5.8%
Corporate	2.8%	4.6%	10.0%
High Yield	8.6%		
Multi-Sector		4.4%	

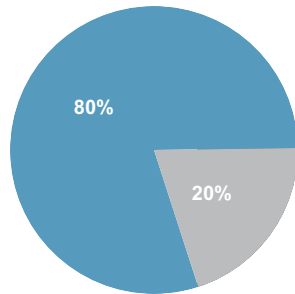
Asset Allocation

Aggressive



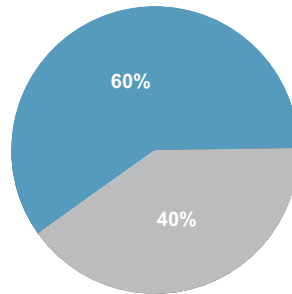
1 year 4.9%
5 year 11.7%

Moderately Aggressive



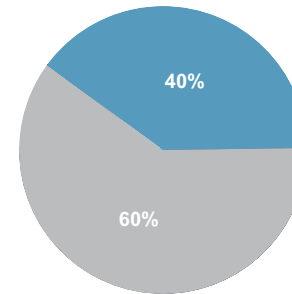
1 year 4.0%
5 year 10.6%

Moderate



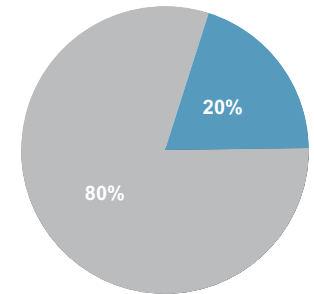
1 year 2.8%
5 year 9.2%

Moderately Conservative



1 year 0.4%
5 year 7.3%

Conservative



1 year 7.7%
5 year 5.2%

● Stock ● Bonds

Source: FactSet

All calculations, other than the yield curve, are cumulative total return, including dividends reinvested, for the stated period.

For detail on the indices used in these calculations, please see Page 6. For detail on the asset allocation models, please see Page 9.

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

Data as of December 31, 2020.

Annual Returns of Selected Asset ClassesAA

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
REITsAA	8.28AA	19.70AA	38.82AA	28.03AA	2.83AA	21.31AA	25.03AA	1.87AA	31.49AA	19.96AA
Small Cap StocksAA	7.84AA	17.32AA	32.39AA	13.69AA	1.38AA	11.96AA	21.83AA	0.01AA	28.66AA	18.40AA
Large Cap StocksAA	5.64AA	16.35AA	22.78AA	5.97AA	0.55AA	8.63AA	14.65AA	-1.20AA	25.52AA	12.87AA
US BondsAA	2.11AA	16.00AA	16.86AA	5.97AA	0.18AA	7.58AA	13.13AA	-4.04AA	22.01AA	9.20AA
International StocksAA	1.12AA	11.05AA	2.86AA	4.89AA	0.05AA	2.65AA	8.67AA	-4.38AA	18.86AA	7.82AA
CashAA	0.10AA	4.32AA	0.07AA	0.59AA	-0.81AA	2.09AA	7.39AA	-4.78AA	8.72AA	7.51AA
Moderate PortfolioAA	-4.18AA	4.21AA	-2.02AA	0.03AA	-3.15AA	1.00AA	3.54AA	-11.01AA	6.84AA	0.67AA
Global BondsAA	-12.14AA	0.11AA	-2.60AA	-4.90AA	-4.41AA	0.33AA	0.86AA	-13.79AA	2.28AA	-5.12AA

- CashAA
- Global BondsAA
- International StocksAA
- Large Cap StocksAA
- Moderate PortfolioAA
- REITsAA
- Small Cap StocksAA
- US BondsAA

Tables reflect index total returns (including reinvestments of dividends). All returns and annotations reflect total return, including dividends. AA

Source: FactSetAA

All calculations are cumulative total return, including dividends reinvested for the stated period. AA

For detail on the indices used in these calculations, please see Page 9. AA

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. AA

Data as of December 31, 2020. AA

Returns by Style (Continued)

The indices used on the preceding pages are as follows:

U.S. Market

US Stock Market (price graph): Russell 3000 Index
 Large Cap Growth: Russell Top 200 Growth Index
 Large Cap Blend: Russell Top 200 Index
 Large Cap Value: Russell Top 200 Value Index
 Mid Cap Growth: Russell Mid Cap Growth Index
 Mid Cap Blend: Russell Mid Cap Index
 Mid Cap Value: Russell Mid Cap Value Index
 Small Cap Growth: Russell 2000 Growth Index
 Small Cap Blend: Russell 2000 Index
 Small Cap Value: Russell 2000 Value Index

International Market

International Stock Market (price graph): MSCI EAFE Index
 International Large Growth: MSCI EAFE Growth Index
 International Large Blend: MSCI EAFE Index
 International Large Value: MSCI EAFE Value Index
 International Small/Mid Growth: MSCI EAFE Small-Mid Cap Growth Index
 International Small/Mid Blend: MSCI EAFE Small-Mid Cap Index
 International Small/Mid Value: MSCI EAFE Small-Mid Cap Value Index
 Global Stocks: MSCI The World Index
 Emerging Markets: MSCI Emerging Markets Index

Bond Market

Short Government: Bloomberg Barclays Capital (BbgBarc) U.S. Treasury 1-3 Year Index
 Intermediate Government: BbgBarc U.S. Treasury 3-5 Year Index
 Long Government: BbgBarc U.S. Treasury 10-20 Year Index
 Short Corporate: BbgBarc U.S. 1-3 Year Credit Index
 Intermediate Corporate: BbgBarc U.S. Intermediate Credit Index
 Long Corporate: BbgBarc U.S. Long Credit Index
 High Yield: BbgBarc U.S. Corporate High Yield Index
 Multi-Sector: BbgBarc U.S. Aggregate Index

Asset Allocation

The asset allocation models have been provided by Ibbotson Associates, Inc. (Ibbotson) to Nationwide. They are comprised of underlying indices and rebalanced on a quarterly basis back to the following allocations. Ibbotson and its affiliates are not related to Nationwide or its affiliates.

Aggressive: 5% BbgBarc U.S. Aggregate Index, 40% Standard & Poor's (S&P) 500 Index, 30% MSCI EAFE Index, 15% S&P MidCap 400 Index, 10% Russell 2000 Index

Moderately Aggressive: 5% Citi Government/Corporate 1-3 Year Index, 15% BbgBarc U.S. Aggregate Index, 35% S&P 500 Index, 25% MSCI EAFE Index, 15% S&P MidCap 400 Index, 5% Russell 2000 Index

Moderate: 5% Citi 3-month Treasury Index, 10% Citi Government/Corporate 1-3 Year Index, 25% BbgBarc U.S. Aggregate Index, 30% S&P 500 Index, 10% S&P MidCap 400 Index, 5% Russell 2000 Index, 15% MSCI EAFE Index

Moderately Conservative: 10% Citi 3-month Treasury Index, 15% Citi Government/Corporate 1-3 Year Index, 35% BbgBarc U.S. Aggregate Index, 20% S&P 500 Index, 10% S&P MidCap 400 Index, 10% MSCI EAFE Index

Conservative: 15% Citi 3-month Treasury Index, 25% Citi Government/Corporate 1-3 Year Index, 40% BbgBarc U.S. Aggregate Index, 10% S&P 500 Index, 5% S&P MidCap 400 Index, 5% MSCI EAFE Index

Annual Return of Selected Asset Classes

Large Cap Stocks: S&P 500 Index
 Small Cap Stocks: Russell 2000 Index
 International Stocks: MSCI EAFE Index
 US Bonds: Bloomberg Barclays Capital U.S. Aggregate Index
 Global Bonds: Bloomberg Barclays Capital Global Aggregate Index
 REITs: FTSE NAREIT Index
 Cash: Bank of America/Merrill Lynch 3-month Treasury Note Index
 Moderate Portfolio: as above

Investors cannot invest directly in an index. All of these indices are unmanaged and do not bear the fees and expenses of a managed investment product.

Fund SnapshotAA

December 31, 2020AA

Domestic Stock FundsAA

Large Cap ValueA	Large Cap BlendA	Large Cap GrowthA
DFA US Large Cap Value IAA	Fidelity® 500 IndexAA Vanguard FTSE Social Index AdmiralAA	T.Rowe Price Lrg Cp Gr IAA
Mid Cap ValueA	Mid Cap BlendA	Mid Cap GrowthA
Wells Fargo Special Mid Cap Value R6AA	Fidelity® Mid Cap IndexAA	MFS Mid Cap Growth R6AA
Small Cap ValueA	Small Cap BlendA	Small Cap GrowthA
DFA US Targeted Value IAA	Fidelity® Small Cap IndexAA	Hood River Small-Cap Growth RetirementAA

Specialty FundsAA

Sector EquityA
BalancedA

International Stock FundsAA

International Large ValueA	International Large BlendA	International Large GrowthA
Hartford Schroders Intl Multi-Cp Val SDRAA	Fidelity® Total International IndexAA	American Funds Europacific Growth R6AA
International Small/Mid ValueA	International Small/Mid BlendA	International Small/Mid GrowthA

Global EquityA
WorldA
Emerging MarketsA

Fund Snapshot (continued)

December 31, 2020

Bond Funds

Short Government	Intermediate Government	Long Government
Short Investment Grade	Intermediate Investment Grade	Long Investment Grade
	Fidelity® US Bond Index Sterling Capital Total Return Bond R6	
High Yield	World/Emerging Markets Bond	Multi-Sector Bond

Short Term Options

Cash and Equivalents
NATIONWIDE FIXED FUND

Asset Allocation Funds

Target Risk	Target Date
	Vanguard Target Retirement 2015 Inv Vanguard Target Retirement 2020 Inv Vanguard Target Retirement 2025 Inv Vanguard Target Retirement 2030 Inv Vanguard Target Retirement 2035 Inv Vanguard Target Retirement 2040 Inv Vanguard Target Retirement 2045 Inv Vanguard Target Retirement 2050 Inv Vanguard Target Retirement 2055 Inv Vanguard Target Retirement 2060 Inv Vanguard Target Retirement Income Inv

Source: Morningstar, Inc.

Funds, other than asset allocation, target date and balanced categories, are depicted based on their assigned Morningstar Category. Due to the wide disparity of management styles within the three previously mentioned categories and the ensuing variety of category classifications, they are broken out separately for consistency's sake.

Investment Performance and Morningstar Percentiles

The following pages illustrate each investment option's performance and percentile ranking(s) within their respective Morningstar categories over the specified time periods.

Where shown, the **bar chart** on the left side of each page represents comparative performance against each fund's broader grouping. For the funds, the calculation takes the net returns for all of the funds in its respective Asset Category, and averages them during each of the given return periods. The returns were not average weighted. This same approach is taken with each of the corresponding Morningstar Categories of each fund.




Where shown, the **Category Average Gross Expense Ratio** takes the gross expense ratio of all the funds in the respective Morningstar category/ies and averages them.

The **Morningstar Category** identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). If a fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information. It is not possible to invest directly in a Morningstar category.

Performance returns assume the reinvestment of all distributions. Returns for period less than one year are not annualized. Total returns may reflect contractual expense waivers for certain periods since inception, without which returns would have been lower.

Peer rankings are expressed as percentiles and are determined by dividing each investment option's absolute rank based on total return, when sorted from highest return to lowest, by the number of options in the category. For example, if an investment option ranks 5th in a category with 100 options, its percentile ranking would be 5. The category percentile rankings look at the most recent quarter-ending period. These rankings are color coded as follows:

When the investment option's average total return for any specific quarter-ending calendar period falls within **the first quartile (1% - 25%)** of its Morningstar Category, the investment option is not color coded on the chart.

-  When the investment option's average total return for the period falls within **the second quartile (26% - 50%)**, the investment option receives a light blue coding.
-  When the investment option's average total return for the period falls within **the third quartile (51% - 75%)**, the investment option receives a gray coding.
-  When the investment option's average total return for the period falls within **the fourth quartile (76% - 100%)**, the investment option receives a dark blue coding.

Investment Performance and Morningstar Percentiles

The **5 Year Risk/Return vs. Category** box represents a fund's risk/return tradeoff against its Morningstar Category. The 5-year risk/return plot point is in the middle of the box where the lines intersect.

Risk is defined by Standard Deviation: a statistical measure of the volatility of the fund's returns.

The top left quadrant is shaded if a fund has a higher return and lower risk than its Morningstar Category.

The bottom left quadrant is shaded if a fund has a lower return and lower risk than its Morningstar Category.

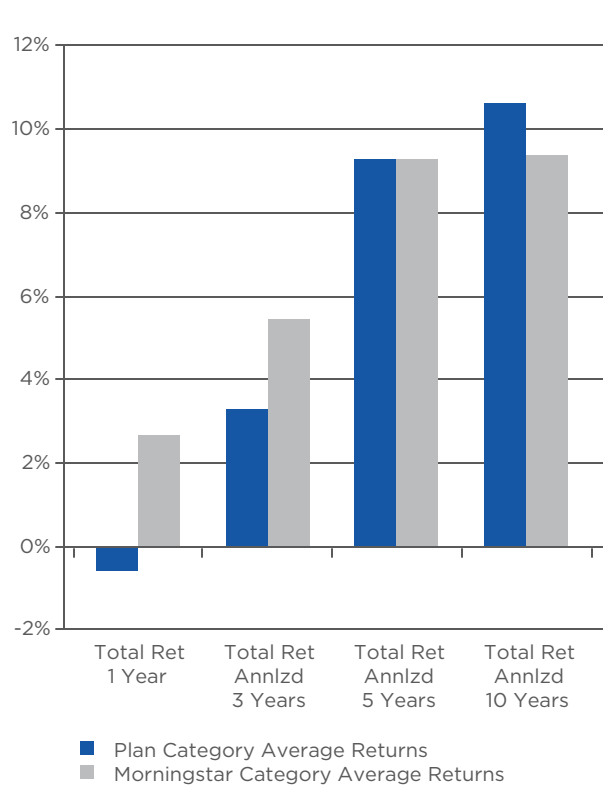
The top right quadrant is shaded if a fund has a higher return and higher risk than its Morningstar Category.

The bottom right quadrant is shaded if a fund has a lower return and higher risk than its Morningstar Category.

Average Manager Tenure is reported directly from the Morningstar database and represents the average amount of time that the management team for a specific fund has been in place. In the event that there is only one manager for a fund, this number will equal that manager's tenure on the fund. In the event the average manager tenure on any Fund is less than 3 years, that cell is color-coded.

Gross Expense Ratio, also known as Prospectus Gross Expense Ratio, is the percentage of fund assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio.

Large Cap ValueAA



Fund NameA	TickerA	Morningstar CategoryA	1A YearA	3A YearA	5A YearA	10 YearA	5 Year Risk/A Return vs.A CategoryA	AverageA ManagerA TenureA	ProspectusA GrossA Expense RatioA
DFA US Large Cap Value IAA	DFLVXA	LARGE VALUEAA	-0.61AA	3.28AA	9.28AA	10.63A		5.4AA	0.36AA
ReturnsAA									
Peer Ranking			76	80	55	28			
Total Funds per CategoryA			1200A	1128A	998A	716A			

Category Average Gross Expense Ratio: 1.16%AA

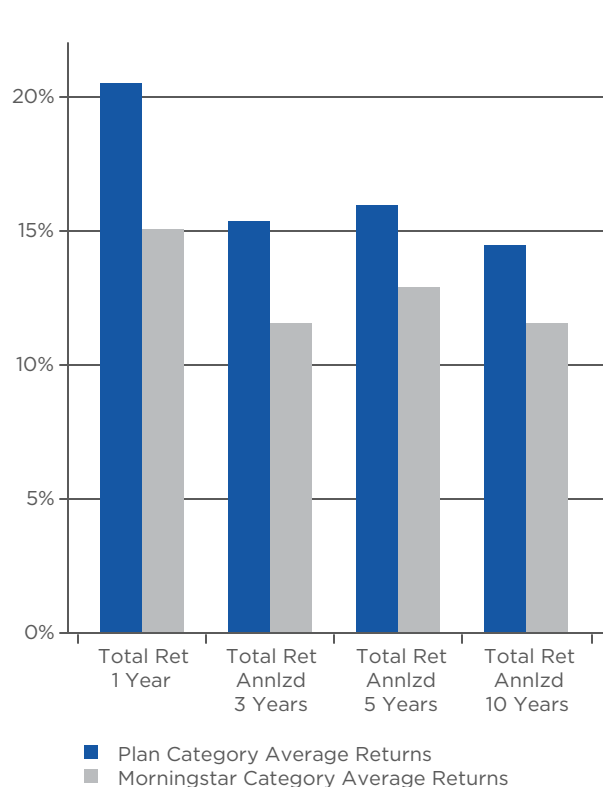
CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PAST PERFORMANCE SHOWN, WHICH DOES NOT GUARANTEE FUTURE RESULTS.AA

Your plan may have a Nationwide Administrative Fee, which, if reflected, would reduce the performance shown.AA

Individual fund performance is as of December 31, 2020. For more recent fund performance please see www.nrsforu.com.AA

Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund.AA The average may represent the same fund more than once under a different fee structure if it is available in additional share classes.AA

Large Cap BlendAA



Fund NameA	TickerA	Morningstar CategoryA	1A YearA	3A YearA	5A YearA	10A YearA	5 YearA Risk/A Return vs.A CategoryA	AverageA ManagerA TenureA	ProspectusA GrossA ExpenseA RatioA
Fidelity® 500 IndexAA	FXAIXAA	LARGE BLENDAA	ReturnsAA 18.40AA	14.17AA	15.21AA	13.87AA		6.4AA	0.01AA
		Peer RankingAA	37	23	19	10			
		Total Funds per CategoryA	1363A	1232A	1072A	814A			
Vanguard FTSE Social Index AdmiralAA	VFTAXAA	LARGE BLENDAA	ReturnsAA 22.67AA	16.64AA	16.80AA	15.14AA		5.0AA	0.14AA
		Peer RankingAA	11	3	2	1			
		Total Funds per CategoryA	1363A	1232A	1072A	814A			

Category Average Gross Expense Ratio: 1.48%AA

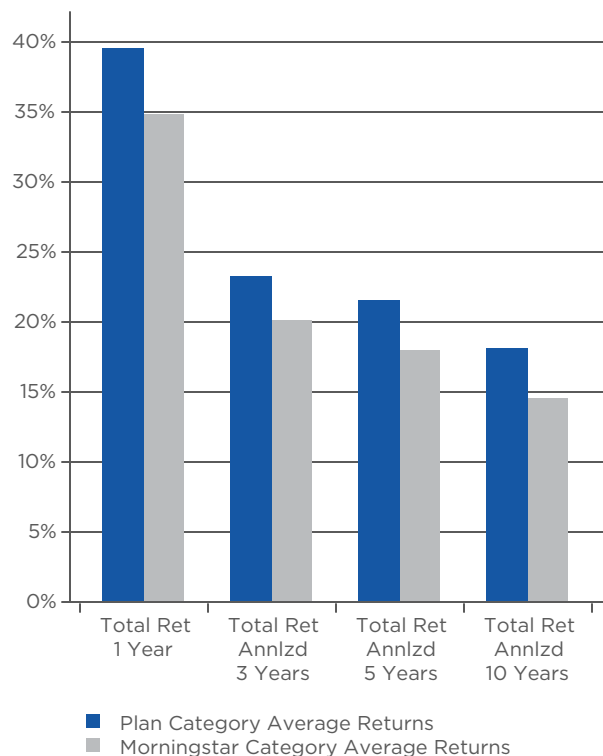
CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PAST PERFORMANCE SHOWN, WHICH DOES NOT GUARANTEE FUTURE RESULTS.AA

Your plan may have a Nationwide Administrative Fee, which, if reflected, would reduce the performance shown.AA

Individual fund performance is as of December 31, 2020. For more recent fund performance please see www.nrsforu.com.AA

Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund.AA The average may represent the same fund more than once under a different fee structure if it is available in additional share classes.AA

Large Cap GrowthAA



Fund NameA	TickerA	Morningstar CategoryA	1A YearA	3A YearA	5A YearA	10A YearA	5 Year Risk/A Return vs.A CategoryA	AverageA ManagerA TenureA	ProspectusA GrossA ExpenseA RatioA
T. Rowe PriceA Lrg Cp Gr IAA	TRLGXAA	LARGE GROWTHAA	39.56AA	23.22AA	21.54AA	18.18AA		3.9AA	0.56AA
ReturnsAA			39.56AA	23.22AA	21.54AA	18.18AA			
Peer RankingAA			29	28	15	10			
Total Funds per CategoryA			1289A	1197A	1070A	789A			

Category Average Gross Expense Ratio: 1.30%AA

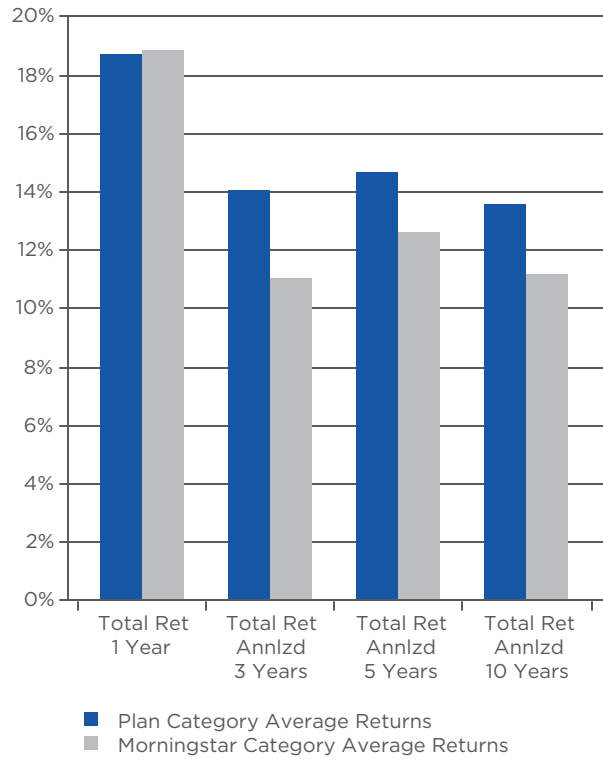
CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PAST PERFORMANCE SHOWN, WHICH DOES NOT GUARANTEE FUTURE RESULTS.AA

Your plan may have a Nationwide Administrative Fee, which, if reflected, would reduce the performance shown.AA

Individual fund performance is as of December 31, 2020. For more recent fund performance please see www.nrsforu.com.AA

Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund.AA The average may represent the same fund more than once under a different fee structure if it is available in additional share classes.AA

Mid CapAA



Fund Name ^A	Ticker ^A	Morningstar Category ^A	1A Year ^A	3A Year ^A	5A Year ^A	10A Year ^A	5 Year ^A Risk/ ^A Return vs. ^A Category ^A	Average ^A Manager ^A Tenure ^A	Prospectus ^A Gross ^A Expense ^A Ratio ^A	
Fidelity® Mid Cap Index ^{AA}	FSMDX ^{AA}	MID-CAP BLEND ^{AA}	Returns ^{AA}	17.11 ^{AA}	11.60 ^{AA}	13.40 ^{AA}	-		5.9 ^{AA}	0.03 ^{AA}
			Peer Ranking ^{AA}	27	20	17	-			
			Total Funds per Category ^A	407 ^A	374 ^A	309 ^A	215 ^A			
MFS Mid Cap Growth R6 ^{AA}	OTCKX ^{AA}	MID-CAP GROWTH ^{AA}	Returns ^{AA}	35.80 ^{AA}	23.77 ^{AA}	20.21 ^{AA}	15.66 ^{AA}		10.8 ^{AA}	0.70 ^{AA}
			Peer Ranking ^{AA}	40	24	23	20			
			Total Funds per Category ^A	604 ^A	564 ^A	504 ^A	383 ^A			
Wells Fargo Special Mid Cap Value R6 ^{AA}	WFPRX ^{AA}	MID-CAP VALUE ^{AA}	Returns ^{AA}	3.36 ^{AA}	6.85 ^{AA}	10.56 ^{AA}	11.49 ^{AA}		8.5 ^{AA}	0.72 ^{AA}
			Peer Ranking ^{AA}	49	15	12	2			
			Total Funds per Category ^A	415 ^A	396 ^A	349 ^A	247 ^A			

Category Average Gross Expense Ratio: 2.18%^{AA}

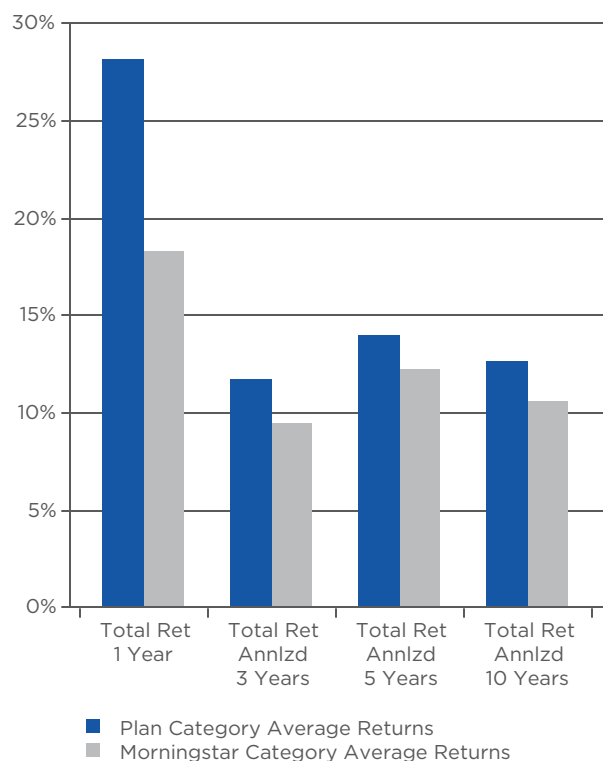
CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PAST PERFORMANCE SHOWN, WHICH DOES NOT GUARANTEE FUTURE RESULTS.^{AA}

Your plan may have a Nationwide Administrative Fee, which, if reflected, would reduce the performance shown.^{AA}

Individual fund performance is as of December 31, 2020. For more recent fund performance please see www.nrsforu.com.^{AA}

Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund.^AThe average may represent the same fund more than once under a different fee structure if it is available in additional share classes.^{AA}

Small CapAA



Fund NameA	TickerA	Morningstar CategoryA	1A YearA	3A YearA	5A YearA	10A YearA	5 YearA Risk/A Return vs.A CategoryA	AverageA ManagerA TenureA	ProspectusA GrossA ExpenseA RatioA
DFA US Targeted Value IAA	DFFVXA	SMALL VALUEAA	ReturnsAA 3.77AA	2.01AA	8.10AA	8.63AA		5.0AA	0.36AA
		Peer RankingAA	45	49	42	32			
		Total Funds per CategoryA	416A	386A	358A	259A			
Fidelity® Small Cap IndexAA	FSSNXA	SMALL BLENDA	ReturnsAA 19.99AA	10.36AA	13.43AA	-		5.9AA	0.03AA
		Peer RankingAA	14	13	8	-			
		Total Funds per CategoryA	671A	629A	517A	367A			
Hood RiverAA Small-Cap Growth RetirementAA	HRSIXA	SMALL GROWTHAA	ReturnsAA 60.81AA	23.02AA	20.61AA	16.71AA		14.8AA	1.01AA
		Peer RankingAA	14	28	30	13			
		Total Funds per CategoryA	616A	576A	505A	381A			

Category Average Gross Expense Ratio: 1.58%AA

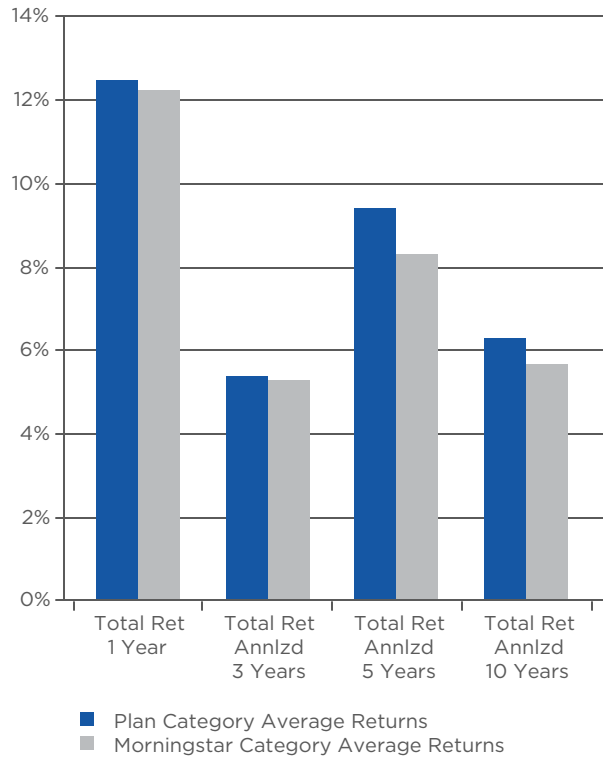
CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PAST PERFORMANCE SHOWN, WHICH DOES NOT GUARANTEE FUTURE RESULTS.AA

Your plan may have a Nationwide Administrative Fee, which, if reflected, would reduce the performance shown.AA

Individual fund performance is as of December 31, 2020. For more recent fund performance please see www.nrsforu.com.AA

Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund.AA The average may represent the same fund more than once under a different fee structure if it is available in additional share classes.AA

International FundsAA



Fund NameA	TickerA	Morningstar CategoryA		1A YearA	3A YearA	5 YearA	10 YearA	5 YearA Risk/A Return vs.A CategoryA	AverageA ManagerA TenureA	ProspectusA GrossA Expense RatioA
American Funds Europacific Growth R6AA	RERGXAA	FOREIGN LARGE GROWTHAA	ReturnsAA	25.27AA	10.74AA	12.47AA	8.14AA		14.0AA	0.46AA
			Peer RankingAA	33	43	38	36			
			Total Funds per CategoryA	447A	384A	313A	226A			
Fidelity® Total International IndexAA	FTIHXXAA	Foreign Large BlendAA	ReturnsAA	11.07AA	4.93AA	-	-		3.8AA	0.06AA
			Peer RankingAA	32	37	-	-			
			Total Funds per CategoryA	785A	676A	586A	382A			
Hartford Schrodgers Intl Multi-Cp Val SDRAA	SIDRXAA	FOREIGN LARGE VALUEAA	ReturnsAA	1.14AA	0.55AA	6.42AA	4.49AA		6.8AA	0.77AA
			Peer RankingAA	50	49	24	24			
			Total Funds per CategoryA	352A	322A	280A	184A			

Category Average Gross Expense Ratio: 2.88%AA

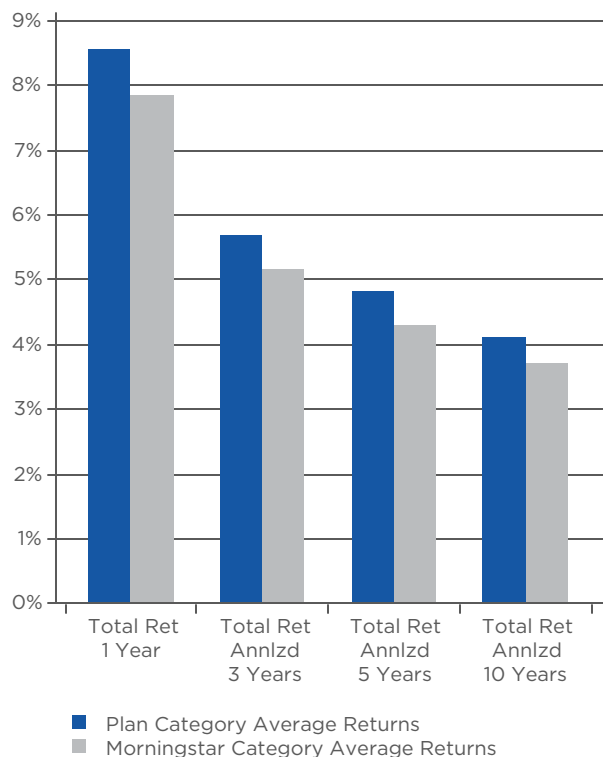
CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PAST PERFORMANCE SHOWN, WHICH DOES NOT GUARANTEE FUTURE RESULTS.AA

Your plan may have a Nationwide Administrative Fee, which, if reflected, would reduce the performance shown.AA

Individual fund performance is as of December 31, 2020. For more recent fund performance please see www.nrsforu.com.AA

Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund.AA The average may represent the same fund more than once under a different fee structure if it is available in additional share classes.AA

Bond FundsAA



Fund NameA	TickerA	Morningstar CategoryA	1A YearA	3A YearA	5A YearA	10A YearA	5 YearA Risk/A Return vs.A CategoryA	AverageA ManagerA TenureA	ProspectusA GrossA ExpenseA RatioA
Fidelity® US Bond IndexAA	FXNAXAA	Intermediate Core BondAA	ReturnsAA 7.80AA	ReturnsAA 5.36AA	ReturnsAA 4.41AA	ReturnsAA 3.82AA		3.4AA	0.03AA
		Peer RankingAA	41	35	42	49			
		Total Funds per CategoryA	415A	380A	330A	252A			
Sterling Capital Total Return Bond R6AA	STRDXAA	Intermediate Core BondAA	ReturnsAA 9.35AA	ReturnsAA 6.05AA	ReturnsAA 5.24AA	ReturnsAA 4.44AA		6.9AA	0.58AA
		Peer RankingAA	10	12	7	11			
		Total Funds per CategoryA	415A	380A	330A	252A			

Category Average Gross Expense Ratio: 1.18%AA

CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PAST PERFORMANCE SHOWN, WHICH DOES NOT GUARANTEE FUTURE RESULTS.AA

Your plan may have a Nationwide Administrative Fee, which, if reflected, would reduce the performance shown.AA

Individual fund performance is as of December 31, 2020. For more recent fund performance please see www.nrsforu.com.AA

Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund.AA The average may represent the same fund more than once under a different fee structure if it is available in additional share classes.AA

Asset Allocation - Target DateAA

Fund NameA	TickerA	Morningstar CategoryA	ReturnsAA	1A YearA	3A YearA	5 YearA	10 YearA	5 YearA Risk/A Return vs.A CategoryA	AverageA ManagerA TenureA	ProspectusA GrossA Expense RatioA
Vanguard Target Retirement 2015 InvAA	VTXVXAA	TARGET DATE 2015AA	ReturnsAA	10.32AA	7.11AA	7.78AA	7.04AA		7.8AA	0.13AA
			Peer RankingAA	75	63	70	45			
			Total Funds per CategoryA	118A	97A	74A	44A			
Vanguard Target Retirement 2020 InvAA	VTWNXAA	TARGET DATE 2020AA	ReturnsAA	12.04AA	8.07AA	9.02AA	7.93AA		7.8AA	0.13AA
			Peer RankingAA	46	29	27	15			
			Total Funds per CategoryA	178A	157A	118A	72A			
Vanguard Target Retirement 2025 InvAA	VTTVXAA	TARGET DATE 2025AA	ReturnsAA	13.30AA	8.73AA	9.88AA	8.54AA		7.8AA	0.13AA
			Peer RankingAA	40	27	27	13			
			Total Funds per CategoryA	214A	187A	151A	87A			
Vanguard Target Retirement 2030 InvAA	VTHRCAA	TARGET DATE 2030AA	ReturnsAA	14.10AA	9.16AA	10.51AA	9.04AA		7.8AA	0.14AA
			Peer RankingAA	38	29	33	18			
			Total Funds per CategoryA	224A	197A	158A	89A			
Vanguard Target Retirement 2035 InvAA	VTTHCAA	TARGET DATE 2035AA	ReturnsAA	14.79AA	9.50AA	11.11AA	9.51AA		7.8AA	0.14AA
			Peer RankingAA	43	37	34	17			
			Total Funds per CategoryA	207A	184A	148A	84A			
Vanguard Target Retirement 2040 InvAA	VFORCAA	TARGET DATE 2040AA	ReturnsAA	15.47AA	9.85AA	11.71AA	9.90AA		7.8AA	0.14AA
			Peer RankingAA	40	36	30	18			
			Total Funds per CategoryA	218A	197A	158A	89A			
Vanguard Target Retirement 2045 InvAA	VTIVCAA	TARGET DATE 2045AA	ReturnsAA	16.30AA	10.20AA	12.09AA	10.09AA		7.8AA	0.15AA
			Peer RankingAA	36	32	28	17			
			Total Funds per CategoryA	207A	184A	148A	83A			
Vanguard Target Retirement 2050 InvAA	VFIFCAA	TARGET DATE 2050AA	ReturnsAA	16.39AA	10.24AA	12.10AA	10.09AA		7.8AA	0.15AA
			Peer RankingAA	37	35	30	24			
			Total Funds per CategoryA	217A	196A	157A	78A			
Vanguard Target Retirement 2055 InvAA	VFFVCAA	TARGET DATE 2055AA	ReturnsAA	16.32AA	10.22AA	12.09AA	10.10AA		7.8AA	0.15AA
			Peer RankingAA	41	36	36	24			
			Total Funds per CategoryA	207A	184A	145A	44A			
Vanguard Target Retirement 2060 InvAA	VTTSCAA	TARGET DATE 2060+AA	ReturnsAA	16.32AA	10.22AA	12.08AA	-		7.8AA	0.15AA
			Peer RankingAA	42	40	46	-			
			Total Funds per CategoryA	257A	181A	93A	-			


CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PAST PERFORMANCE SHOWN, WHICH DOES NOT GUARANTEE FUTURE RESULTS.AA

For more complete detail on fund expenses, please consult the Expense Summary pages in this document. For information on the number of funds in each category, please consult the individual fund pages located at the back of this document.AA

Your plan may have a Nationwide Administrative Fee, which, if reflected, would reduce the performance shown.AA

Individual fund performance is as of December 31, 2020. For more recent fund performance please see www.nrsforu.com.AA

Asset Allocation - Target DateAA

Fund NameA	TickerA	Morningstar CategoryA	1A YearA	3A YearA	5 YearA	10 YearA	5 Year Risk/A Return vs.A CategoryA	AverageA ManagerA TenureA	ProspectusA GrossA Expense RatioA
Vanguard Target Retirement Income InvAA	VTINXAA	TARGET DATE RETIREMENTAA	ReturnsAA 10.02AA	6.86AA	6.86AA	5.88AA		7.8AA	0.12AA
		Peer RankingAA	36	25	35	20			
		Total Funds per CategoryA	168A	148A	126A	84A			

CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PAST PERFORMANCE SHOWN, WHICH DOES NOT GUARANTEE FUTURE RESULTS.AA

For more complete detail on fund expenses, please consult the Expense Summary pages in this document. For information on the number of funds in each category, please consult the individual fund pages located at the back of this document.AA

Your plan may have a Nationwide Administrative Fee, which, if reflected, would reduce the performance shown.AA

Individual fund performance is as of December 31, 2020. For more recent fund performance please see www.nrsforu.com.AA

Cash & Cash EquivalentsAA

ANNUALIZED CREDITING RATESAA

NATIONWIDE FIXED FUNDAA	2. 6%AA
-------------------------	---------

Please note: Your plan may or may not include all types of instruments listed above.AA

Fixed Annuity: The investment objective of a fixed annuity is to provide a low-risk, reasonably high-yield investment. Fixed annuities are managed to earn a high level of return consistent with, and providing for, preservation of capital, high credit quality, liquidity to pay plan benefits, and reasonable tracking of interest rates. Safety, stability, and consistency while providing a competitive return are key attributes.AA General account asset values and rate guarantees are subject to the claims-paying ability of the issuing insurance company.AA

Money Market Funds: An investment in a money market fund is not insured or guaranteed by the FDIC or any other federal government agency. Although the fund seeks to preserve the value of yourAA investment at \$1.00 per share, it is possible to lose money by investing in the fund.AA

Stable Value: The Stable Value Fund is managed to protect principal while providing the potential for higher rates of return than other conservative investments, such as money market funds. Stable Value funds are not FDIC insured and are not guaranteed.AA

PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS. CURRENT PERFORMANCE MAY BE LOWER OR HIGHER.AA

Your plan may have a Nationwide Administrative Fee, which, if reflected, would reduce the performance shown.AA

The rates listed above do not reflect the Nationwide Administrative Fee.AA

Performance shown is as of **December 31, 2020**. For more recent fund performance please see www.nrsforu.com.AA

Expense Summary

For more information about the available investment options including all charges and expenses, please consult a fund prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting Nationwide at 1-877-677-3678 or visiting www.nrsforu.com. 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.

Prospectus Gross Expense Ratio represents the total gross expenses (net expenses with waivers added back in) divided by the fund's average net assets. It may not equal the net expense ratio. The gross expense ratio portrays the fund's expenses if the fund has not waived a portion, or all, of its fees. Some waivers have an expiration date; other waivers are in place indefinitely.

Prospectus Net Expense Ratio is the percentage of fund assets, net of reimbursements, used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio. The expense ratio for fund of funds is the aggregate expense ratio as defined as the sum of the wrap or sponsor fees plus the estimated weighted average of the underlying fund fees.

Other expenses represents the difference between the Prospectus Net Expense Ratio and the sum of the Fund Management Fee and the 12b-1 Fee. This column may include expenses such as recordkeeping, custodial services, taxes, legal expenses, and accounting and auditing fees. If this number is negative, that is indicative of an expense waiver or reimbursement. For further information, please consult the Fund prospectus. Data is provided by Morningstar® unless otherwise noted. © Morningstar, Inc. All Rights reserved. The Morningstar information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Third-party information has been obtained and is based on sources Nationwide Funds Group deems to be reliable.

Nationwide offers a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. For more detail about the payments Nationwide receives, please visit www.nrsforu.com.

Expense Summary (Continued)

MONTEREY COUNTY 457B DEFERRED COMPENSATION PLAN
As of December 31, 2020

INVESTMENT OPTION	Prospectus gross expense ratio	Fund management fee	12b-1 fee	Other expenses	Prospectus net expense ratio	Nationwide administrative fee	Total expense to participants
Intermediate Investment Grade							
Fidelity® US Bond Index	0.03%	0.03%	0.00%	0.00%	0.03%	0.02 %	0.05 %
Sterling Capital Total Return Bond R6	0.58%	0.37%	0.00%	-0.02%	0.35%	0.02 %	0.37 %
International Large Core							
Fidelity® Total International Index	0.06%	0.06%	0.00%	0.00%	0.06%	0.02 %	0.08 %
International Large Growth							
American Funds Europacific Growth R6	0.46%	0.41%	0.00%	0.05%	0.46%	0.02 %	0.48 %
International Large Value							
Hartford Schrodgers Intl Multi-Cp Val SDRA	0.77%	0.70%	0.00%	0.07%	0.77%	0.02 %	0.79 %
Large Cap Core							
Fidelity® 500 Index	0.01%	0.01%	0.00%	0.00%	0.01%	0.02 %	0.03 %
Vanguard FTSE Social Index Admiral	0.14%	0.13%	0.00%	0.01%	0.14%	0.02 %	0.16 %
Large Cap Growth							
T. Rowe Price Lrg Cp Gr IAA	0.56%	0.55%	0.00%	0.01%	0.56%	0.02 %	0.58 %
Large Cap Value							
DFA US Large Cap Value IAA	0.36%	0.33%	0.00%	-0.07%	0.26%	0.02 %	0.28 %
Mid Cap Core							
Fidelity® Mid Cap Index	0.03%	0.03%	0.00%	0.00%	0.03%	0.02 %	0.05 %
Mid Cap Growth							
MFS Mid Cap Growth R6	0.70%	0.69%	0.00%	0.01%	0.70%	0.02 %	0.72 %
Mid Cap Value							
Wells Fargo Special Mid Cap Value R6	0.72%	0.67%	0.00%	0.05%	0.72%	0.02 %	0.74 %
Small Cap Core							
Fidelity® Small Cap Index	0.03%	0.03%	0.00%	0.00%	0.03%	0.02 %	0.05 %
Small Cap Growth							
Hood River Small-Cap Growth Retirement	1.01%	0.90%	0.00%	0.09%	0.99%	0.02 %	1.01 %

Source: Morningstar, Inc. and Nationwide

Nationwide offers a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. For more detail about the payments Nationwide receives, please visit www.nrsforu.com.

Expense Summary (Continued)

MONTEREY COUNTY 457B DEFERRED COMPENSATION PLAN
As of December 31, 2020

INVESTMENT OPTION	Prospectus gross expense ratio	Fund management fee	12b-1 fee	Other expenses	Prospectus net expense ratio	Nationwide administrative fee	Total expense to participants
Small Cap Value							
DFA US Targeted Value IAA	0.36%	0.33%	0.00%	0.03%	0.36%	0.02 %	0.38 %
Target Date							
Vanguard Target Retirement 2015 Inv	0.13%	0.00%	0.00%	0.13%	0.13%	0.02 %	0.15 %
Vanguard Target Retirement 2020 Inv	0.13%	0.00%	0.00%	0.13%	0.13%	0.02 %	0.15 %
Vanguard Target Retirement 2025 Inv	0.13%	0.00%	0.00%	0.13%	0.13%	0.02 %	0.15 %
Vanguard Target Retirement 2030 Inv	0.14%	0.00%	0.00%	0.14%	0.14%	0.02 %	0.16 %
Vanguard Target Retirement 2035 Inv	0.14%	0.00%	0.00%	0.14%	0.14%	0.02 %	0.16 %
Vanguard Target Retirement 2040 Inv	0.14%	0.00%	0.00%	0.14%	0.14%	0.02 %	0.16 %
Vanguard Target Retirement 2045 Inv	0.15%	0.00%	0.00%	0.15%	0.15%	0.02 %	0.17 %
Vanguard Target Retirement 2050 Inv	0.15%	0.00%	0.00%	0.15%	0.15%	0.02 %	0.17 %
Vanguard Target Retirement 2055 Inv	0.15%	0.00%	0.00%	0.15%	0.15%	0.02 %	0.17 %
Vanguard Target Retirement 2060 Inv	0.15%	0.00%	0.00%	0.15%	0.15%	0.02 %	0.17 %
Vanguard Target Retirement Income Inv	0.12%	0.00%	0.00%	0.12%	0.12%	0.02 %	0.14 %
Cash							
NATIONWIDE FIXED FUND	0.00%	0.00%	0.00%	0.00%	0.00%	0.02 %	0.02 %

Source: Morningstar, Inc. and Nationwide

Nationwide offers a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. For more detail about the payments Nationwide receives, please visit www.nrsforu.com.

WaiversAA

MONTEREY COUNTY 457B DEFERRED COMPENSATION PLANAA As of December 31, 2020AA

Fund NameAA	WaiverAA	Waiver TypeAA	Waiver Expiration DateAA
Sterling Capital Total Return Bond R6AA	0.23%AA	ContractualAA	2/12/2021AA
DFA US Large Cap Value IAA	0.10%AA	ContractualAA	2/13/2021AA
Hood River Small-Cap Growth RetirementAA	0.02%AA	ContractualAA	12/30/2022AA

Source: Morningstar, Inc. and NationwideAA

Nationwide offers a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or theirAA affiliates in connection with those investment options. For more detail about the payments Nationwide receives, please visit www.nrsforu.com.AA

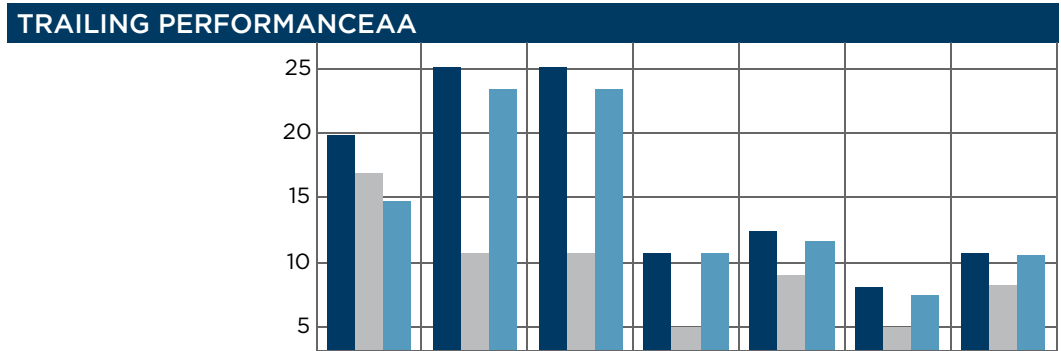
Individual Fund ProfilesAA

American Funds Europacific Growth R6AA

Investment Strategy SummaryAA

The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.AA

FUND INFORMATIONAA	
FundAA	REGXAA
Inception DateAA	5/01/2009AA
Fund FamilyAA	Europacific Growth FundAA
Fund SubadviserAA	--
Portfolio Manager(s)AA	Carl Kawaja, Sung Lee, Nicholas Grace, et al.AA
Manager tenure (average)AA	14.0 yearsAA
Morningstar CategoryAA	Foreign Large GrowthAA
Benchmark IndexAA	MSCI AC World Index ex USA - Net ReturnAA



	QTRAA	YTDAA	1 YRAA	3 YRAA	5 YRAA	10 YRAA	INCEPTAA
● REGXAA	19.95AA	25.27AA	25.27AA	10.74AA	12.47AA	8.14AA	10.77AA
● BenchmarkAA	17.01AA	10.65AA	10.65AA	4.88AA	8.93AA	4.92AA	5.23AA
● Category AvgAA	14.77AA	23.45AA	23.45AA	10.67AA	11.63AA	7.43AA	8.60AA
Category PercentileAA	-	-	33AA	43AA	38AA	36AA	-
Category RankAA	-	-	148/447AA	165/384AA	119/313AA	81/226AA	-

MORNINGSTAR RATING & FUNDS PER CATEGORYAA

OverallAA	3 YRSAA	5 YRSAA	10 YRSAA
★★★	★★★	★★★	★★★
	384AA	313AA	226AA

CALENDAR YEAR PERFORMANCE (%)AA

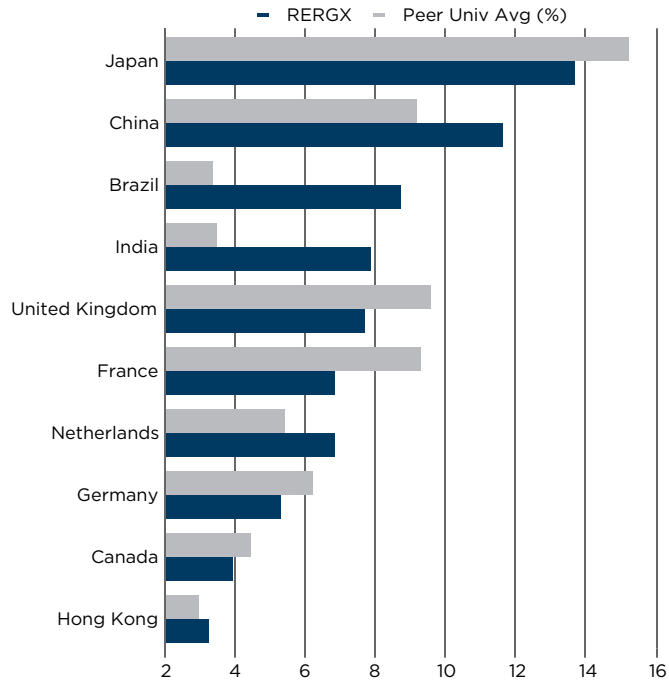
	2020AA	2019AA	2018AA	2017AA	2016AA	2015AA	2014AA	2013AA	2012AA	2011AA
REGXAA	25.27AA	27.40AA	-14.91AA	31.17AA	1.01AA	-0.48AA	-2.29AA	20.58AA	19.64AA	-13.31AA
BenchmarkAA	10.65AA	21.51AA	-14.20AA	27.19AA	4.50AA	-5.66AA	-3.87AA	15.29AA	16.83AA	-13.71AA
Morningstar Category AvgAA	23.45AA	27.94AA	-14.17AA	31.25AA	-2.57AA	1.12AA	-3.98AA	17.92AA	18.09AA	-12.63AA
Morningstar Category PercentileAA	33AA	59AA	58AA	44AA	20AA	66AA	27AA	40AA	26AA	40AA
Morningstar Category RankAA	148/447AA	277/469AA	255/439AA	176/399AA	73/363AA	238/361AA	92/341AA	316/791AA	204/786AA	327/817AA

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

American Funds Europacific Growth R6A (continued)AA

FUND COMPOSITIONAA



FUND STATISTICSARERGXAA Peer Univ AvgAA

Total number of HoldingsAA	352AA	113AA
Total Assets (\$M)AA	91,228AA	11,649AA
P/E (12mo. trailing)AA	24.0AA	26.8AA
Price/BookAA	2.6AA	3.9AA
Market Cap (\$M)AA	61,385AA	49,556AA
Turnover (%)AA (most recent avail)AA	17AA	40AA
Earnings Growth RateAA (12mo. trailing)AA	7%AA	13%AA

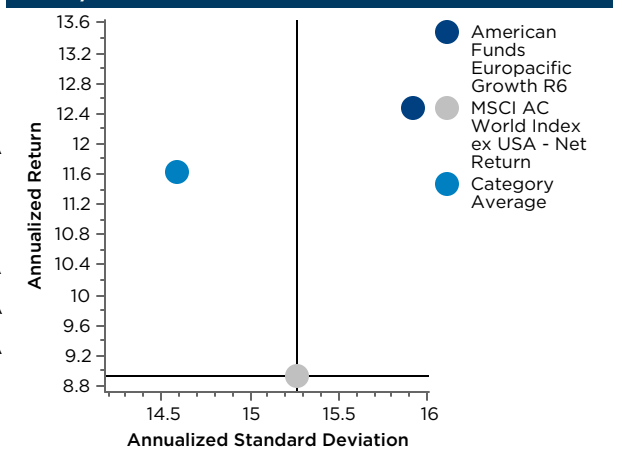
TOP HOLDINGSAA RERGXAA

Reliance Industries LtdAA	2.56AA
ASML Holding NVAA	2.48AA
MercadoLibre IncAA	2.29AA
AIA Group LtdAA	2.29AA
Daiichi Sankyo Co LtdAA	2.07AA
LVMH Moet Hennessy Louis Vuitton SEAA	1.77AA
Taiwan Semiconductor Manufacturing Co LtdAA	1.76AA
Alibaba Group Holding Ltd Ordinary SharesAA	1.75AA
HDFC Bank LtdAA	1.64AA
Keyence CorpAA	1.61AA
% of portfolio in Top 10AA	20.21AA

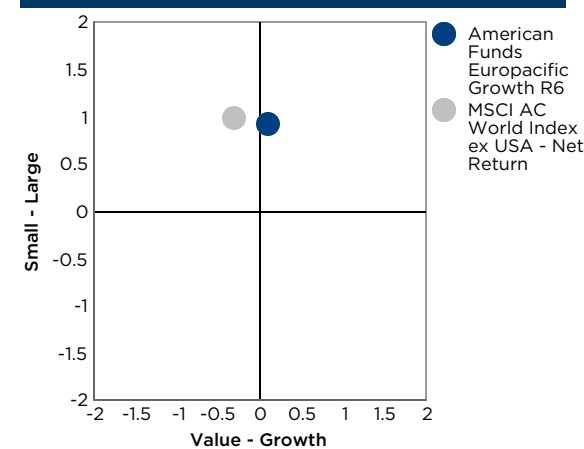
RISK STATISTICSAA 3 YRSAA 5 YRSAA

	FUNDAA	BENCHAACATAAA	FUNDAA	BENCHAACATAAA
AlphaAA	0.45AA	-	0.48AA	0.26AA - 0.26AA
BetaAA	1.04AA	-	0.92AA	1.02AA - 0.92AA
R-SquaredAA	97.17AA	-	94.41AA	95.40AA - 92.70AA
Sharpe RatioAA	0.49AA	0.19AA	0.54AA	0.71AA 0.51AA 0.72AA
Information RatioAA	1.81AA	-	1.36AA	1.03AA - 0.66AA
Standard DeviationAA	18.86AA	17.93AA	17.02AA	15.92AA 15.26AA 14.59AA
Up CaptureAA	121.88AA	-	105.46AA	117.14AA - 101.13AA
Down CaptureAA	94.87AA	-	85.35AA	96.45AA - 90.51AA

RISK/RETURN CHART 5 YEARAA



MANAGER STYLEAA



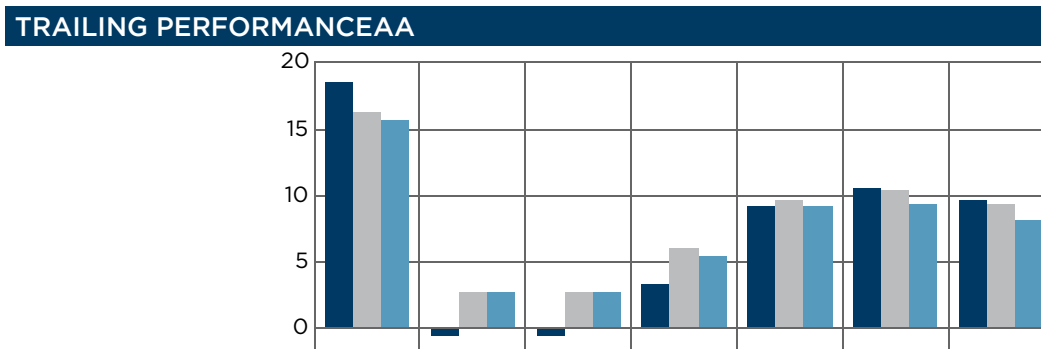
Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.AA

Dfa U.S. Large Cap Value Portfolio (The)AA

Investment Strategy SummaryAA

The investment seeks long-term capital appreciation. The fund is a Feeder Portfolio and pursues its objective by investing substantially all of its assets in its corresponding master fund, the U.S. Large Cap Value Series (the "U.S. Large Cap Value Series") of the DFA Investment Trust Company (the "Trust"),AA which has the same investment objective and policies as the U.S. Large Cap Value Portfolio. As a non-fundamental policy, under normal circumstances,AA the U.S. Large Cap Value Series will invest at least 80% of its net assets in securities of large cap U.S. companies.AA

FUND INFORMATIONAA	
FundAA	DFLVXAA
Inception DateAA	2/19/1993AA
Fund FamilyAA	DFA Investment Dimensions Group Inc.
Fund SubadviserAA	--
Portfolio Manager(s)AA	Jed Fogdall, Lukas Smart, Joel SchneiderAA
Manager tenure (average)AA	5.4 yearsAA
Morningstar CategoryAA	Large ValueAA
Benchmark IndexAA	Russell 1000 Value - Total ReturnAA



	QTRAA	YTDAA	1 YRAA	3 YRAA	5 YRAA	10 YRAA	INCEPT.AA
● DFLVXAA	18.52AA	-0.61AA	-0.61AA	3.28AA	9.28AA	10.63AA	9.71AA
● BenchmarkAA	16.25AA	2.80AA	2.80AA	6.07AA	9.74AA	10.50AA	11.77AA
● Category AvgAA	15.69AA	2.68AA	2.68AA	5.46AA	9.30AA	9.40AA	9.09AA
Category PercentileAA	-	-	76AA	80AA	55AA	28AA	-
Category RankAA	-	-	912/1200AA	902/1128AA	549/998AA	200/716AA	-

MORNINGSTAR RATING & FUNDS PER CATEGORYAA

OverallAA	3 YRSAA	5 YRSAA	10 YRSAA
★★★	★★	★★	★★★
	1128AA	998AA	716AA

CALENDAR YEAR PERFORMANCE (%)AA

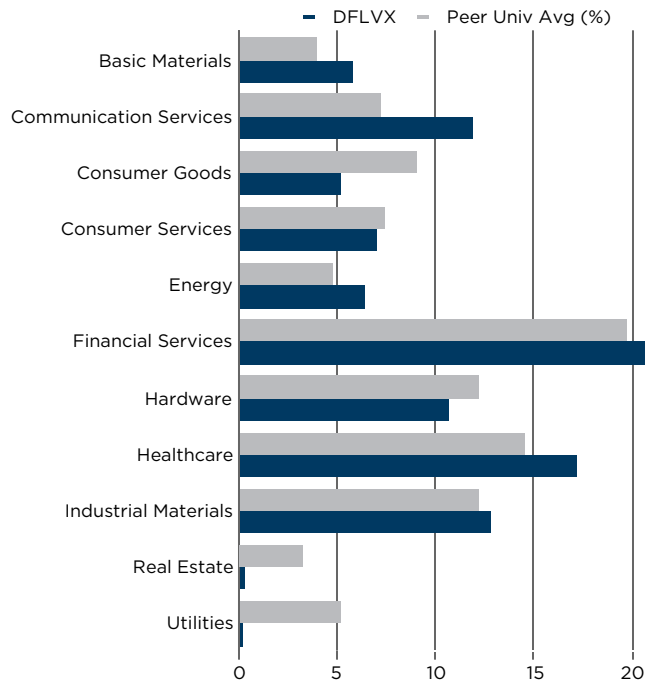
	2020AA	2019AA	2018AA	2017AA	2016AA	2015AA	2014AA	2013AA	2012AA	2011AA
DFLVXAA	-0.61AA	25.45AA	-11.65AA	18.97AA	18.89AA	-3.49AA	10.07AA	40.32AA	22.05AA	-3.14AA
BenchmarkAA	2.80AA	26.54AA	-8.27AA	13.66AA	17.34AA	-3.83AA	13.45AA	32.53AA	17.51AA	0.39AA
Morningstar Category AvgAA	2.68AA	24.99AA	-8.60AA	16.07AA	14.59AA	-4.08AA	10.15AA	31.15AA	14.55AA	-0.84AA
Morningstar Category PercentileAA	76AA	49AA	83AA	20AA	14AA	46AA	60AA	3AA	1AA	69AA
Morningstar Category RankAA	912/1200AA	592/1209AA	1033/1244AA	252/1260AA	178/1268AA	634/1378AA	774/1290AA	36/1213AA	12/1208AA	868/1258AA

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Dfa U.S. Large Cap Value Portfolio (The) (Continued)

FUND COMPOSITION



FUND STATISTICS

DFLVX	Peer Univ Avg
Total number of Holdings	343
Total Assets (\$M)	21,815
P/E (12mo. trailing)	14.6
Price/Book	1.7
Market Cap (\$M)	57,264
Turnover (%) (most recent avail)	@N/A
Earnings Growth Rate (12mo. trailing)	6%

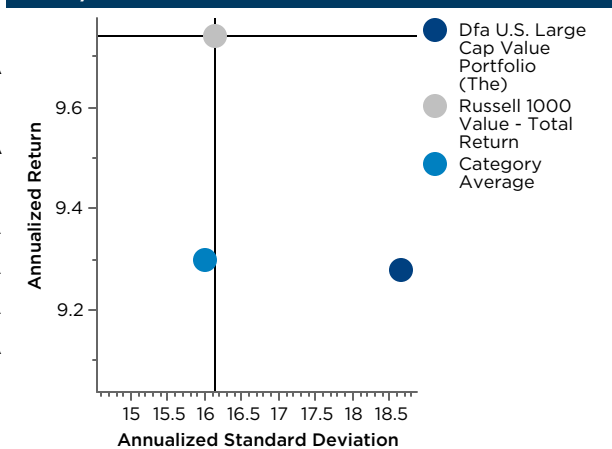
TOP HOLDINGS

DFLVX	
Comcast Corp Class	3.13
JPMorgan Chase & Co	3.03
Pfizer Inc	2.88
AT&T Inc	2.78
Intel Corp	2.73
Charter Communications Inc	2.21
Berkshire Hathaway Inc Class B	2.12
Chevron Corp	1.74
Exxon Mobil Corp	1.69
Thermo Fisher Scientific Inc	1.60
% of portfolio in Top 10	23.93

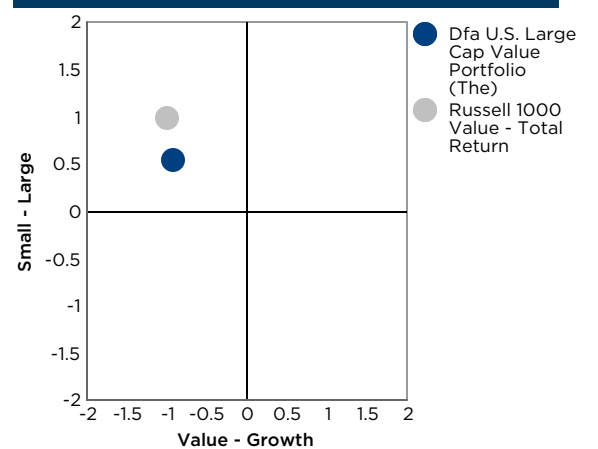
RISK STATISTICS

	3 YRS		5 YRS	
	FUND	BENCH	FUND	BENCH
Alpha	-0.26	-0.04	-0.13	-0.03
Beta	1.15	0.99	1.15	0.99
R-Squared	99.22	99.71	98.68	99.56
Sharpe Ratio	0.08	0.23	0.20	0.51
Information Ratio	-0.79	-0.57	-0.14	-0.40
Standard Deviation	22.62	19.62	19.47	18.66
Up Capture	108.91	97.82	115.98	96.14
Down Capture	112.67	100.48	110.42	99.32

RISK/RETURN CHART 5 YEAR



MANAGER STYLE



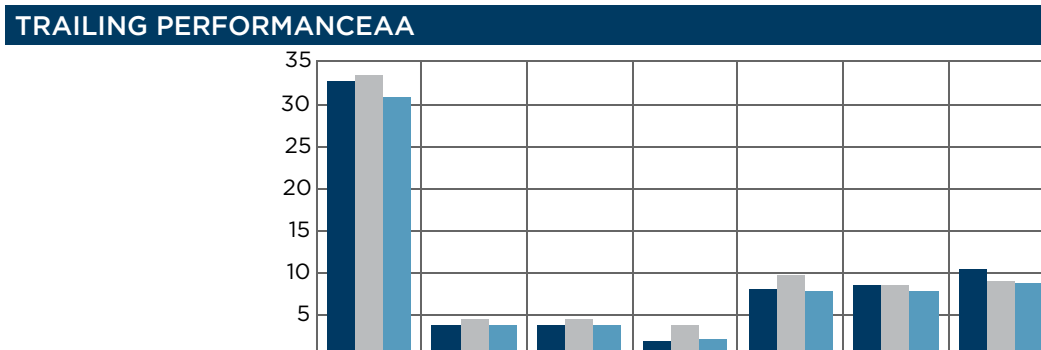
Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Dfa U.S. Targeted Value PortfolioAA

Investment Strategy Summary

The investment seeks long-term capital appreciation. The fund purchases a broad and diverse group of the readily marketable securities of U.S. small and mid cap companies that the advisor determines to be value stocks with higher profitability. It may purchase or sell futures contracts and options on futures contracts for U.S. equity securities and indices, to adjust market exposure based on actual or expected cash inflows to or outflows from the fund. The advisor does not intend to sell futures contracts to establish short positions in individual securities or to use derivatives for purposes of speculation or leveraging investment returns.AA

FUND INFORMATIONAA	
FundAA	DFFVXAA
Inception DateAA	2/23/2000AA
Fund FamilyAA	DFA Investment Dimensions Group Inc.
Fund SubadviserAA	--
Portfolio Manager(s)AA	Jed Fogdall, Joel Schneider, Marc LeblondAA
Manager tenure (average)AA	5.0 yearsAA
Morningstar CategoryAA	Small ValueAA
Benchmark IndexAA	Russell 2000 Value - Total ReturnAA



MORNINGSTAR RATING & FUNDS PER CATEGORYAA

OverallAA	3 YRSAA	5 YRSAA	10 YRSAA
***	***	***	***
	386AA	358AA	259AA

	QTRAA	YTDAA	1 YRAA	3 YRAA	5 YRAA	10 YRAA	INCEPT.AA
DFFVXAA	32.77AA	3.77AA	3.77AA	2.01AA	8.10AA	8.63AA	10.37AA
BenchmarkAA	33.36AA	4.63AA	4.63AA	3.72AA	9.65AA	8.66AA	12.45AA
Category AvgAA	30.85AA	3.87AA	3.87AA	2.13AA	7.89AA	7.81AA	8.60AA
Category PercentileAA	-	-	45AA	49AA	42AA	32AA	-
Category RankAA	-	-	187/416AA	189/386AA	150/358AA	83/259AA	-

CALENDAR YEAR PERFORMANCE (%)AA

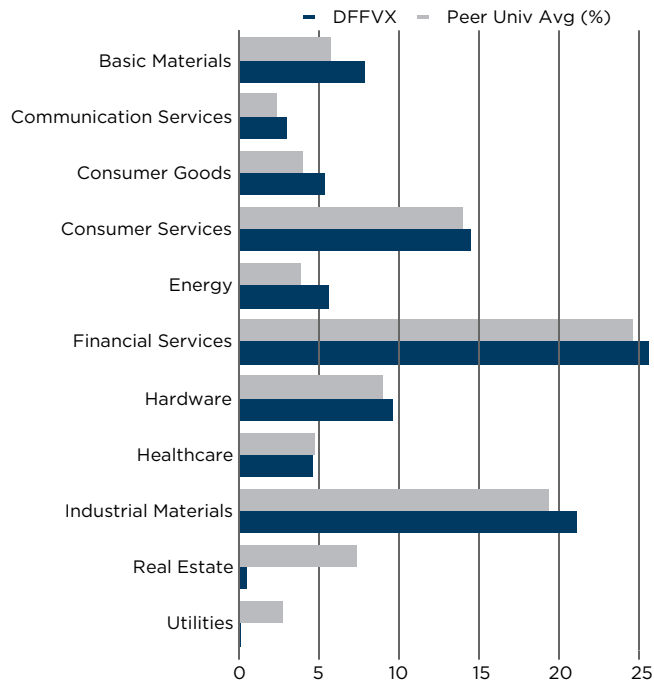
	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029
DFFVXAA	3.77AA	21.47AA	-15.78AA	9.59AA	26.86AA	-5.72AA	2.94AA	43.03AA	19.19AA	-6.29AA
Morningstar Category AvgAA	3.87AA	21.21AA	-15.38AA	9.10AA	25.74AA	-7.01AA	3.30AA	36.20AA	16.02AA	-4.34AA
Morningstar Category RankAA	187/416AA	218/419AA	229/417AA	159/397AA	162/405AA	199/433AA	257/396AA	37/369AA	82/357AA	253/352AA

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Dfa U.S. Targeted Value Portfolio (continued)

FUND COMPOSITION



FUND STATISTICS

FUND STATISTICS	DFFVX	Peer Univ Avg
Total number of Holdings	1382	224
Total Assets (\$M)	10,708	1,553
P/E (12mo. trailing)	13.1	13.8
Price/Book	1.3	1.4
Market Cap (\$M)	2,655	2,235
Turnover (%) (most recent avail)	20	73
Earnings Growth Rate (12mo. trailing)	4%	14%

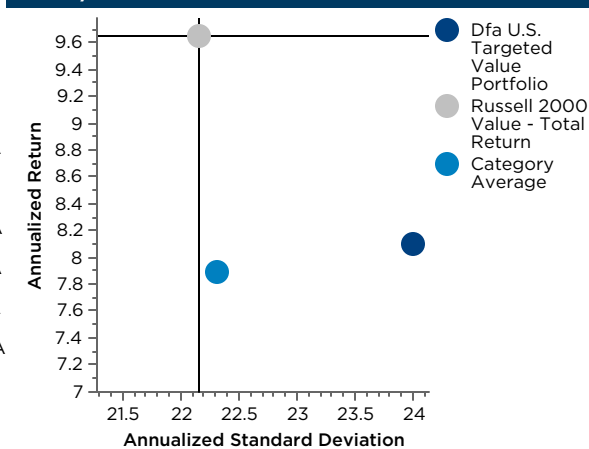
TOP HOLDINGS

TOP HOLDINGS	DFFVX
S+p500 Emini Fut Dec20 Xcme 20201218	0.83
Arrow Electronics Inc	0.71
Darling Ingredients Inc	0.65
Athene Holding Ltd Class A	0.65
Knight-Swift Transportation Holdings Inc A	0.60
Lithia Motors Inc Class A	0.60
Synnex Corp	0.59
Reliance Steel & Aluminum Co	0.57
BorgWarner Inc	0.57
Steel Dynamics Inc	0.56
% of portfolio in Top 10	6.32

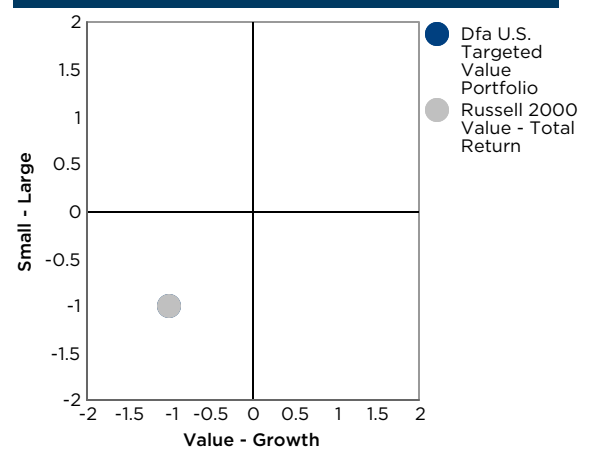
RISK STATISTICS

	3 YRS		5 YRS	
	FUND	BENCH	FUND	BENCH
Alpha	-0.13	-0.13	-0.15	-0.13
Beta	1.09	1.02	1.07	1.00
R-Squared	98.87	99.32	98.49	99.14
Sharpe Ratio	0.02	0.08	0.29	0.38
Information Ratio	-0.44	-0.71	-0.46	-0.85
Standard Deviation	28.66	26.12	24.00	22.32
Up Capture	112.13	98.33	104.33	92.10
Down Capture	107.38	102.16	104.68	100.75

RISK/RETURN CHART 5 YEAR



MANAGER STYLE



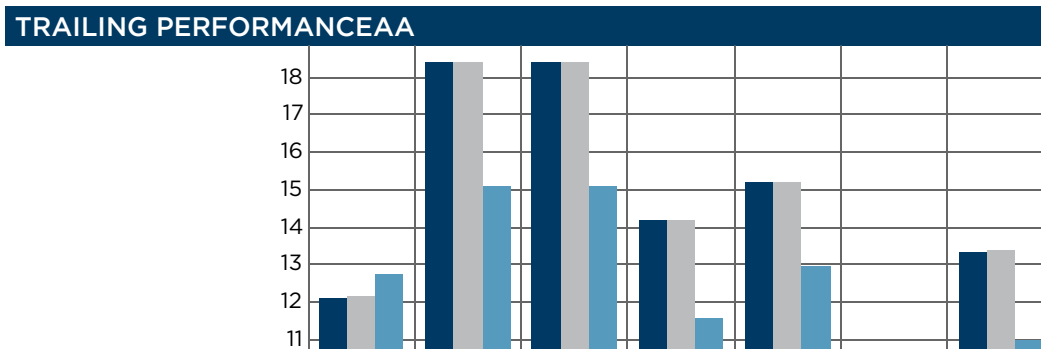
Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Fidelity 500 Index FundAA

Investment Strategy SummaryAA

The investment seeks to provide investment results that correspond to the total return performance of common stocks publicly traded in the United States. The fund normally invests at least 80% of assets in common stocks included in the S&P 500® Index, which broadly represents the performance of common stocks publicly traded in the United States. It lends securities to earn income.AA

FUND INFORMATIONAA	
FundAA	FXAIXAA
Inception DateAA	5/04/2011AA
Fund FamilyAA	Fidelity Concord Street TrustAA
Fund SubadviserAA	MultipleAA
Portfolio Manager(s)AA	Louis Bottari, Peter Matthew, Deane Gyllenhaal, et al.AA
Manager tenure (average)AA	6.4 yearsAA
Morningstar CategoryAA	Large BlendAA
Benchmark IndexAA	S&P 500 - Total ReturnAA



	QTRAA	YTDAA	1 YRAA	3 YRAA	5 YRAA	10 YRAA	INCEPT.AA
● FXAIXAA	12.14AA	18.40AA	18.40AA	14.17AA	15.21AA	13.87AA	13.36AA
● BenchmarkAA	12.15AA	18.40AA	18.40AA	14.18AA	15.22AA	13.88AA	10.93AA
● Category AvgAA	12.78AA	15.12AA	15.12AA	11.56AA	12.97AA	11.56AA	9.98AA
Category PercentileAA	-	-	37AA	23AA	19AA	10AA	-
Category RankAA	-	-	504/1363AA	283/1232AA	204/1072AA	81/814AA	-

MORNINGSTAR RATING & FUNDS PER CATEGORYAA

OverallAA	3 YRSAA	5 YRSAA	10 YRSAA
★★★★	★★★★	★★★★	
	1232AA	1072AA	814AA

CALENDAR YEAR PERFORMANCE (%)AA

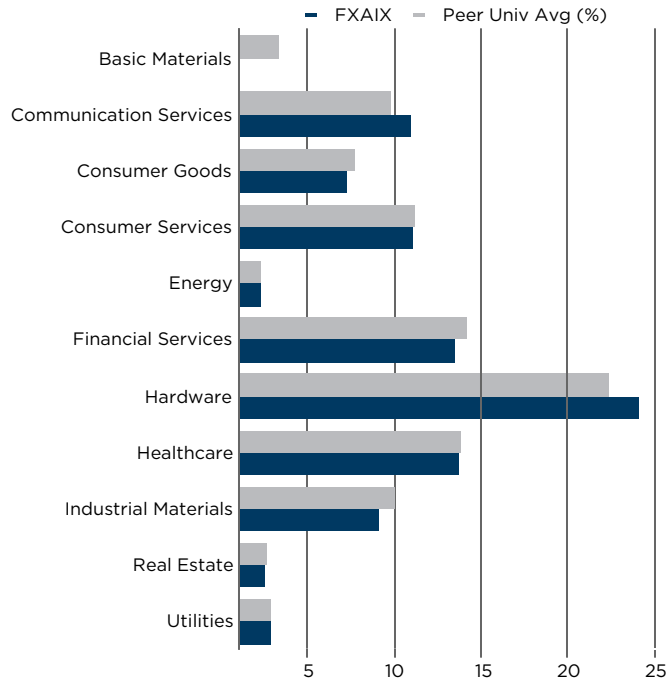
	2020AA	2019AA	2018AA	2017AA	2016AA	2015AA	2014AA	2013AA	2012AA	2011AA
FXAIXAA	18.40AA	31.47AA	-4.40AA	21.81AA	11.97AA	1.38AA	13.66AA	32.37AA	15.99AA	2.10AA
BenchmarkAA	18.40AA	31.49AA	-4.38AA	21.83AA	11.96AA	1.38AA	13.69AA	32.39AA	16.00AA	2.11AA
Morningstar Category AvgAA	15.12AA	28.62AA	-6.24AA	20.45AA	10.06AA	-1.46AA	10.73AA	31.32AA	14.85AA	-1.40AA
Morningstar Category PercentileAA	37AA	23AA	25AA	28AA	26AA	20AA	18AA	41AA	35AA	19AA
Morningstar Category RankAA	504/1363AA	319/1387AA	350/1402AA	391/1396AA	366/1409AA	321/1606AA	282/1568AA	639/1559AA	590/1686AA	339/1786AA

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Fidelity 500 Index Fund (continued)

FUND COMPOSITION



FUND STATISTICS

Statistic	FXAIX	Peer Univ Avg
Total number of Holdings	@N	298
Total Assets (\$M)	287,097	14,628
P/E (12mo. trailing)	@N	21.3
Price/Book	@N	3.5
Market Cap (\$M)	@N	128,227
Turnover (%) (most recent avail)	7	59
Earnings Growth Rate (12mo. trailing)	@N%	18%

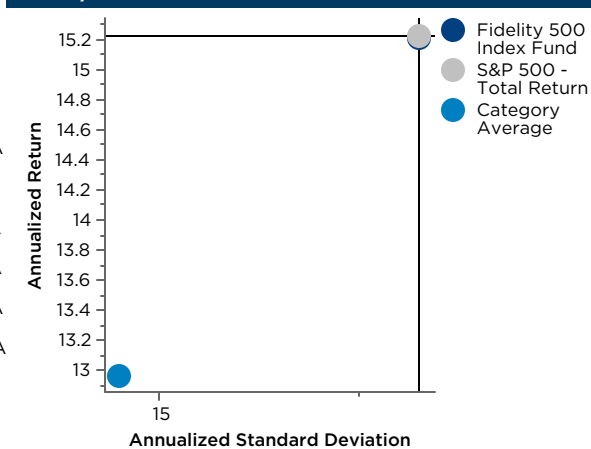
TOP HOLDINGS

Company	FXAIX %
Apple Inc	6.32
Microsoft Corp	5.35
Amazon.com Inc	4.46
Facebook Inc	2.20
Alphabet Inc	1.74
Alphabet Inc Class C	1.71
Berkshire Hathaway Inc Class B	1.50
Johnson & Johnson	1.26
JPMorgan Chase & Co	1.19
Visa Inc Class A	1.17
% of portfolio in Top 10	26.89

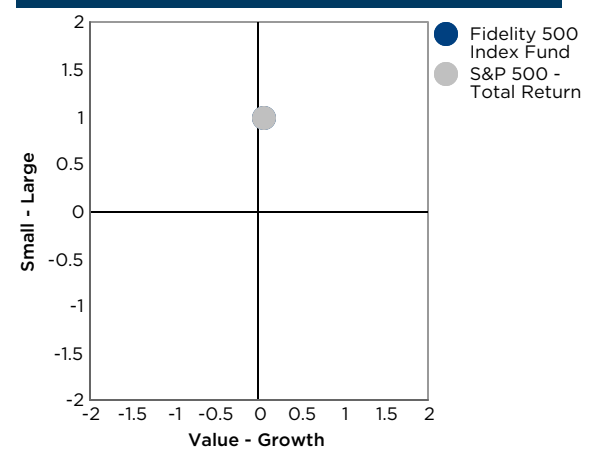
RISK STATISTICS

Statistic	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.00	-	-0.18	-0.00	-	-0.15
Beta	1.00	-	0.98	1.00	-	0.99
R-Squared	100.00	-	99.57	100.00	-	99.49
Sharpe Ratio	0.68	0.68	0.55	0.93	0.93	0.79
Information Ratio	-1.02	-	-2.13	-0.67	-	-2.07
Standard Deviation	18.53	18.53	18.29	15.13	15.13	14.98
Up Capture	99.96	-	90.03	99.94	-	88.97
Down Capture	100.01	-	100.60	100.00	-	101.30

RISK/RETURN CHART 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

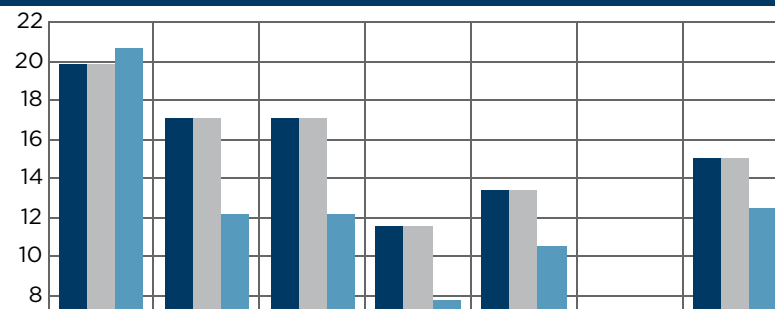
Fidelity Mid Cap Index FundAA

Investment Strategy SummaryAA

The investment seeks to provide investment results that correspond to the total return of stocks of mid-capitalization United States companies. The fund invests normally at least 80% of its assets in securities included in the Russell Midcap® Index. It lends securities to earn income.AA

FUND INFORMATIONAA	
FundAA	FSMDXAA
Inception DateAA	9/08/2011AA
Fund FamilyAA	Fidelity Salem Street TrustAA
Fund SubadviserAA	MultipleAA
Portfolio Manager(s)AA	Louis Bottari, Peter Matthew, Deane Gyllenhaal, et al.AA
Manager tenure (average)AA	5.9 yearsAA
Morningstar CategoryAA	Mid-Cap BlendAA
Benchmark IndexAA	Russell Midcap - Total ReturnAA

TRAILING PERFORMANCEAA



	QTRAA	YTDAA	1 YRAA	3 YRAA	5 YRAA	10 YRAA	INCEPT.AA
● FSMDXAA	19.89AA	17.11AA	17.11AA	11.60AA	13.40AA	-	15.10AA
● BenchmarkAA	19.91AA	17.10AA	17.10AA	11.61AA	13.40AA	12.41AA	13.30AA
● Category AvgAA	20.71AA	12.20AA	12.20AA	7.78AA	10.52AA	9.74AA	11.08AA
Category PercentileAA	-	-	21AA	20AA	17AA	-	-
Category RankAA	-	-	85/407AA	75/374AA	53/309AA	-	-

MORNINGSTAR RATING & FUNDS PER CATEGORYAA

OverallAA	3 YRSAA	5 YRSAA	10 YRSAA
★★★★	★★★★	★★★★	
	374AA	309AA	215AA

CALENDAR YEAR PERFORMANCE (%)AA

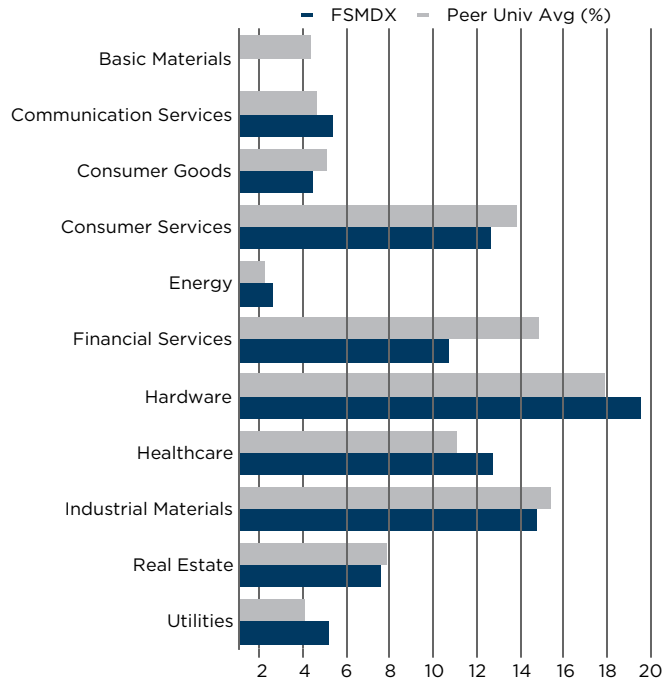
	2020AA	2019AA	2018AA	2017AA	2016AA	2015AA	2014AA	2013AA	2012AA	2011AA
FSMDXAA	17.11AA	30.51AA	-9.05AA	18.47AA	13.86AA	-2.44AA	13.11AA	34.78AA	17.22AA	-
BenchmarkAA	17.10AA	30.54AA	-9.06AA	18.52AA	13.80AA	-2.44AA	13.22AA	34.76AA	17.28AA	-1.55AA
Morningstar Category AvgAA	12.20AA	25.87AA	-11.33AA	15.86AA	13.65AA	-4.51AA	7.83AA	34.35AA	15.85AA	-4.11AA
Morningstar Category PercentileAA	21AA	18AA	29AA	24AA	59AA	27AA	7AA	45AA	41AA	-
Morningstar Category RankAA	85/407AA	73/404AA	135/464AA	106/443AA	252/427AA	117/432AA	26/369AA	180/399AA	169/412AA	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Fidelity Mid Cap Index Fund (continued) AA

FUND COMPOSITION AA



FUND STATISTICS AA FSMDX Peer Univ Avg AA

Total number of Holdings AA	@NAAA	341 AA
Total Assets (\$M) AA	18,122 AA	4,253 AA
P/E (12mo. trailing) AA	@NAAA	19.0 AA
Price/Book AA	@NAAA	2.5 AA
Market Cap (\$M) AA	@NAAA	12,749 AA
Turnover (%) AA (most recent avail) AA	24 AA	54 AA
Earnings Growth Rate AA (12mo. trailing) AA	@NA% AA	17% AA

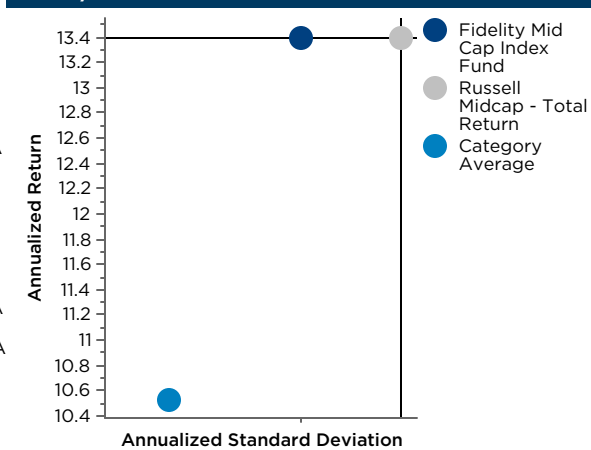
TOP HOLDINGS AA

Twilio Inc AAA	0.49 AA
Moderna Inc AA	0.49 AA
Lululemon Athletica Inc AA	0.47 AA
DocuSign Inc AA	0.45 AA
IHS Markit Ltd AA	0.44 AA
KLA Corp AA	0.44 AA
IDEXX Laboratories Inc AA	0.43 AA
Spotify Technology S AAA	0.43 AA
Amphenol Corp Class AAA	0.42 AA
Align Technology Inc AA	0.42 AA
% of portfolio in Top 10 AA	4.47 AA

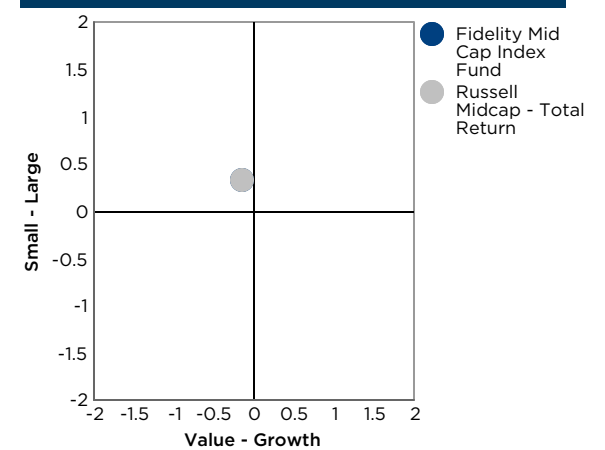
RISK STATISTICS AA

	3 YRS AA		5 YRS AA	
	FUND	BENCH	FUND	BENCH
Alpha AA	0.00 AA	-0.29 AA	0.00 AA	-0.21 AA
Beta AA	1.00 AA	0.99 AA	1.00 AA	0.99 AA
R-Squared AA	100.00 AA	99.50 AA	100.00 AA	99.01 AA
Sharpe Ratio AA	0.46 AA	0.46 AA	0.29 AA	0.68 AA
Information Ratio AA	-0.04 AA	-2.47 AA	0.03 AA	-1.62 AA
Standard Deviation AA	21.80 AA	21.82 AA	21.74 AA	17.90 AA
Up Capture AA	99.84 AA	91.44 AA	99.76 AA	88.33 AA
Down Capture AA	99.90 AA	105.02 AA	99.84 AA	103.01 AA

RISK/RETURN CHART 5 YEAR AA



MANAGER STYLE AA



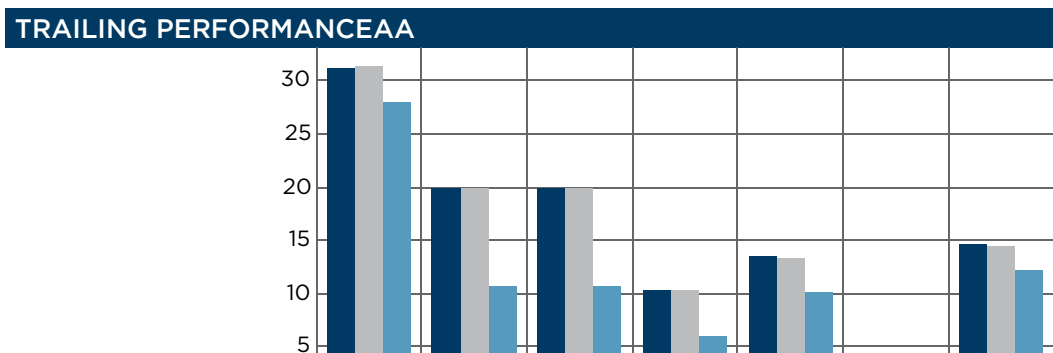
Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation. AA

Fidelity Small Cap Index FundAA

Investment Strategy SummaryAA

The investment seeks to provide investment results that correspond to the total return of stocks of small-capitalization United States companies. The fund invests normally at least 80% of its assets in securities included in the Russell 2000® Index. It lends securities to earn income.

FUND INFORMATIONAA	
FundAA	FSSNXAA
Inception DateAA	9/08/2011AA
Fund FamilyAA	Fidelity Salem Street TrustAA
Fund SubadviserAA	--
Portfolio Manager(s)AA	Louis Bottari, Peter Matthew, Deane Gyllenhaal, et al.AA
Manager tenure (average)AA	5.9 yearsAA
Morningstar CategoryAA	Small BlendAA
Benchmark IndexAA	Russell 2000 - Total ReturnAA



MORNINGSTAR RATING & FUNDS PER CATEGORYAA

OverallAA	3 YRSAA	5 YRSAA	10 YRSAA
★★★★	★★★★	★★★★	
	629AA	517AA	367AA

	QTRAA	YTDAA	1 YRAA	3 YRAA	5 YRAA	10 YRAA	INCEPT.AA
FSSNXAA	31.28AA	19.99AA	19.99AA	10.36AA	13.43AA	-	14.60AA
BenchmarkAA	31.37AA	19.96AA	19.96AA	10.25AA	13.26AA	11.20AA	11.62AA
Category AvgAA	28.04AA	10.69AA	10.69AA	6.06AA	10.09AA	9.21AA	28.85AA
Category PercentileAA	-	-	14AA	13AA	8AA	-	-
Category RankAA	-	-	94/671AA	82/629AA	41/517AA	-	-

CALENDAR YEAR PERFORMANCE (%)AA

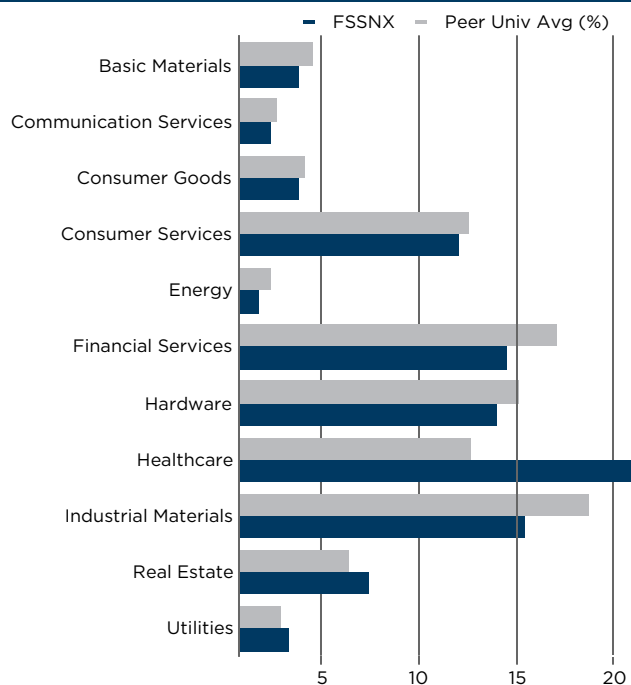
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
FSSNXAA	19.99AA	25.71AA	-10.88AA	14.85AA	21.63AA	-4.24AA	5.19AA	39.02AA	16.38AA	-
Morningstar Category AvgAA	10.69AA	23.51AA	-12.73AA	12.40AA	20.60AA	-5.33AA	3.82AA	37.55AA	15.30AA	-4.27AA
Morningstar Category RankAA	94/671AA	211/702AA	254/769AA	176/802AA	300/750AA	343/780AA	295/737AA	225/681AA	225/662AA	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Fidelity Small Cap Index Fund (continued) AA

FUND COMPOSITION AA



FUND STATISTICS AA FSSNX Peer Univ Avg AA

Total number of Holdings AA	2018 AA	452 AA
Total Assets (\$M) AA	16,443 AA	2,013 AA
P/E (12mo. trailing) AA	14.8 AA	16.3 AA
Price/Book AA	1.7 AA	1.9 AA
Market Cap (\$M) AA	1,893 AA	2,846 AA
Turnover (%) AA (most recent avail) AA	32 AA	57 AA
Earnings Growth Rate AA (12mo. trailing) AA	3% AA	15% AA

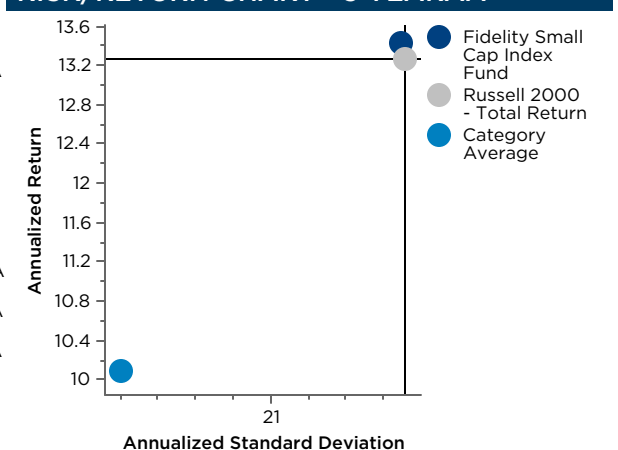
TOP HOLDINGS AA FSSNX AA

MyoKardia Inc AA	0.59 AA
Penn National Gaming Inc AA	0.43 AA
Mirati Therapeutics Inc AA	0.42 AA
Sunrun Inc AA	0.40 AA
Caesars Entertainment Inc AA	0.39 AA
Deckers Outdoor Corp AA	0.37 AA
Darling Ingredients Inc AA	0.36 AA
LHC Group Inc AA	0.34 AA
Lithia Motors Inc Class AAA	0.30 AA
iRhythm Technologies Inc AA	0.30 AA
% of portfolio in Top 10 AA	3.90 AA

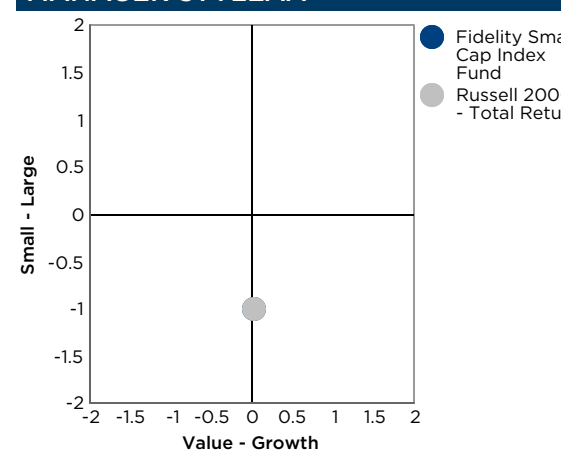
RISK STATISTICS AA 3 YRS AA 5 YRS AA

	FUND	BENCH	AA	CAT	AA	FUND	BENCH	AA	CAT	AA
Alpha AA	0.01 AA	-	-0.30 AA	0.01 AA	-	-0.20 AA				
Beta AA	1.00 AA	-	0.97 AA	1.00 AA	-	0.96 AA				
R-Squared AA	100.00 AA	-	99.32 AA	100.00 AA	-	99.15 AA				
Sharpe Ratio AA	0.35 AA	0.34 AA	0.18 AA	0.57 AA	0.57 AA	0.43 AA				
Information Ratio AA	1.42 AA	-	-1.94 AA	1.80 AA	-	-1.52 AA				
Standard Deviation AA	25.26 AA	25.27 AA	24.59 AA	21.35 AA	21.36 AA	20.60 AA				
Up Capture AA	100.33 AA	-	86.58 AA	100.61 AA	-	82.95 AA				
Down Capture AA	99.93 AA	-	101.45 AA	99.86 AA	-	99.63 AA				

RISK/RETURN CHART 5 YEAR AA



MANAGER STYLE AA



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation. AA

Fidelity® Total International IndexAA

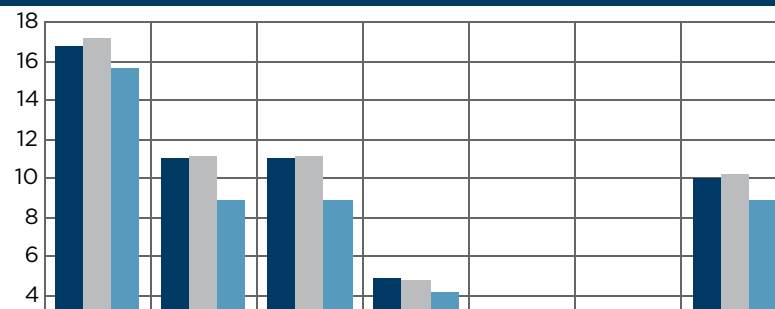
Investment Strategy Summary

The investment seeks to provide investment results that correspond to the total return of foreign developed and emerging stock markets. The fund normally invests at least 80% of assets in securities included in the MSCI ACWI (All Country World Index) ex USA Investable Market Index and in depository receipts representing securities included in the index. The MSCI ACWI (All Country World Index) ex USA Investable Market Index is a market capitalization-weighted index designed to measure the investable equity market performance for global investors of large, mid, and small-cap stocks in developed and emerging markets, excluding the U.S.AA

FUND INFORMATIONAA	
FundAA	FTIHAA
Inception DateAA	6/07/2016AA
Fund FamilyAA	Fidelity Salem Street TrustAA
Fund SubadviserAA	--
Portfolio Manager(s)AA	Louis Bottari, Peter Matthew, Deane Gyllenhaal, et al.AA
Manager tenure (average)AA	3.8 yearsAA
Morningstar CategoryAA	Foreign Large BlendAA
Benchmark IndexAA	MSCI AC World ex USA IMI - Net ReturnAA

MORNINGSTAR RATING & FUNDS PER CATEGORYAA			
OverallAA	3 YRSAA	5 YRSAA	10 YRSAA
★★★	★★★		
	676AA	586AA	382AA

TRAILING PERFORMANCEAA



	QTRAA	YTDAA	1 YRAA	3 YRAA	5 YRAA	10 YRAA	INCEPT.AA
● FTIHAA	16.81AA	11.07AA	11.07AA	4.93AA	-	-	10.04AA
● BenchmarkAA	17.22AA	11.12AA	11.12AA	4.83AA	8.98AA	5.06AA	5.43AA
● Category AvgAA	15.68AA	8.90AA	8.90AA	4.15AA	7.36AA	4.92AA	6.30AA
Category PercentileAA	-	-	32AA	37AA	-	-	-
Category RankAA	-	-	251/785AA	250/676AA	-	-	-

CALENDAR YEAR PERFORMANCE (%)AA

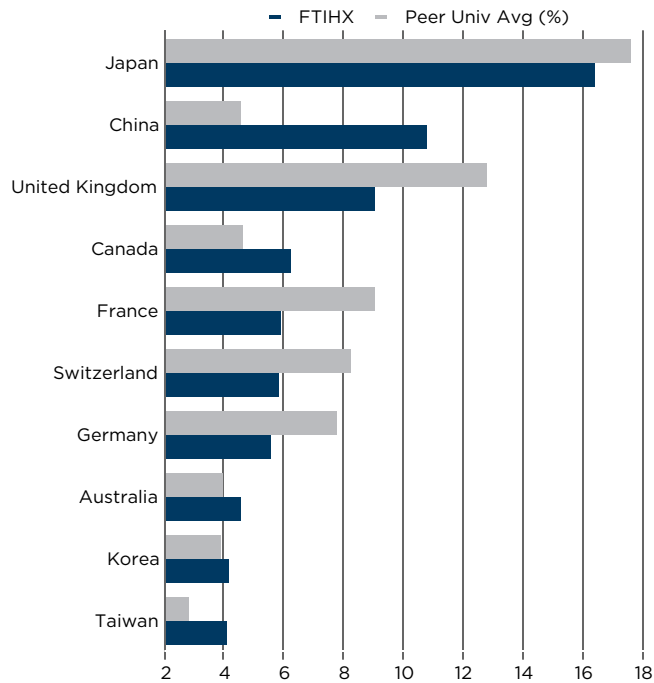
	2016	2017	2018	2019	2020	2021	2022	2023	2024
FTIHAA	11.07AA	21.48AA	-14.38AA	27.63AA	-	-	-	-	-
Morningstar Category AvgAA	8.90AA	21.46AA	-14.59AA	25.42AA	0.67AA	-1.64AA	-5.16AA	19.29AA	18.31AA
Morningstar Category RankAA	251/785AA	498/732AA	363/741AA	166/756AA	-	-	-	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Fidelity® Total International Index (continued)AA

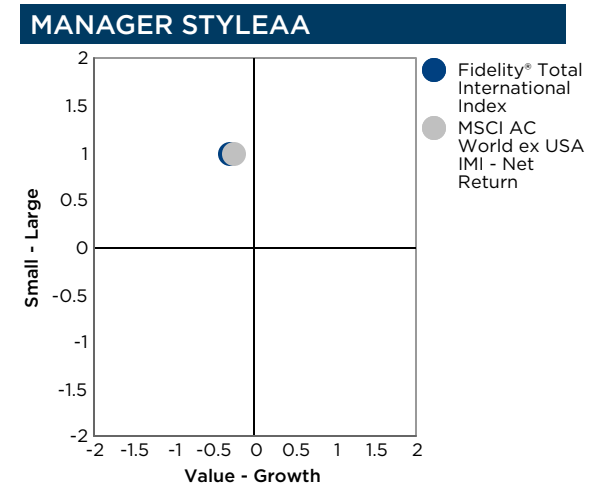
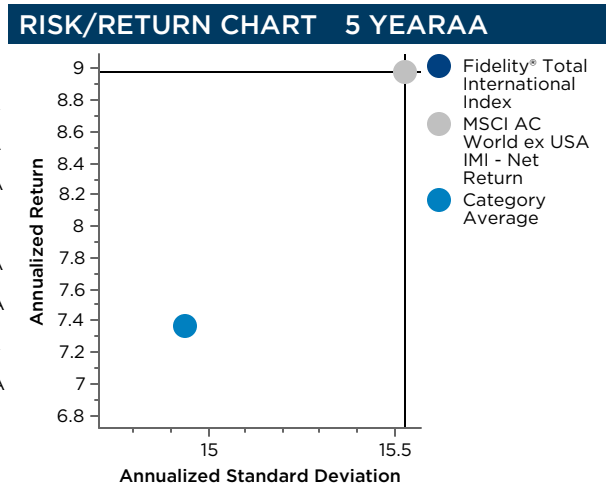
FUND COMPOSITIONAA



Metric	FTIHX	Peer Univ Avg (%)
P/E (12mo. trailing)AA	16.3AA	16.9AA
Market Cap (\$M)AA	29,672AA	41,134AA
Earnings Growth RateAA (12mo. trailing)AA	-1%AA	9%AA

Company	Value
Tencent Holdings LtdAA	1.46AA
Nestle SAAA	1.16AA
Roche Holding AG Dividend Right Cert.AA	0.80AA
MSCI Emerging Markets Index TAS Future Dec 20AA	0.64AA
% of portfolio in Top 10AA	10.92AA

Metric	3 YRSAA		5 YRSAA	
	FUND	BENCH	FUND	BENCH
AlphaAA	0.01AA	-0.04AA	-	-0.10AA
BetaAA	0.99AA	0.97AA	-	0.95AA
R-SquaredAA	99.28AA	98.99AA	-	98.23AA
Sharpe RatioAA	0.18AA	0.15AA	-	0.42AA
Information RatioAA	0.06AA	-0.36AA	-	-0.77AA
Standard DeviationAA	18.19AA	18.27AA	17.76AA	15.53AA
Up CaptureAA	99.19AA	93.40AA	-	87.91AA
Down CaptureAA	99.25AA	98.12AA	-	98.78AA



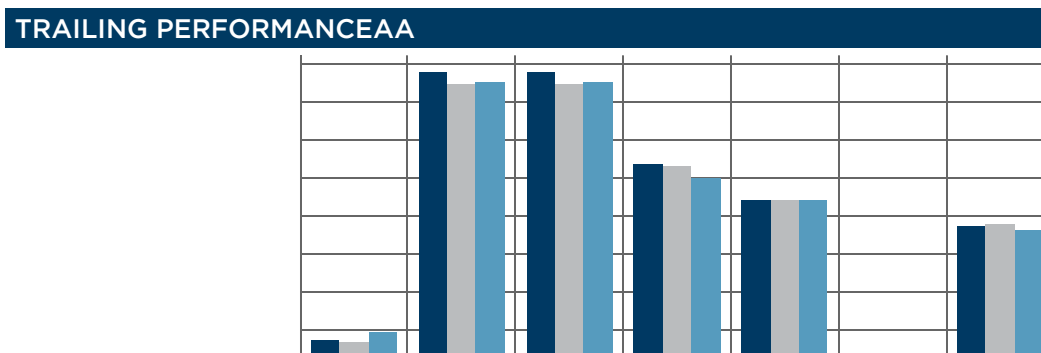
Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.AA

Fidelity U.S. Bond Index FundAA

Investment Strategy Summary

The investment seeks to provide investment results that correspond to the aggregate price and interest performance of the debt securities in the Bloomberg Barclays U.S. Aggregate Bond Index. The fund normally invests at least 80% of the fund's assets in bonds included in the Bloomberg Barclays U.S. Aggregate Bond Index. Its manager uses statistical sampling techniques based on duration, maturity, interest rate sensitivity, security structure, and credit quality to attempt to replicate the returns of the Bloomberg Barclays U.S. Aggregate Bond Index using a smaller number of securities. The fund invests in Fidelity's central funds.AA

FUND INFORMATIONAA	
Fund FamilyAA	Fidelity Salem Street TrustAA
Portfolio Manager(s)AA	Brandon Bettencourt, Richard MunclingerAA
Morningstar CategoryAA	Intermediate Core BondAA



MORNINGSTAR RATING & FUNDS PER CATEGORYAA

***	***	***
-----	-----	-----

● FXNAXAA	0.75AA	7.80AA	7.80AA	5.36AA	4.41AA	3.82AA	3.77AA
● Category AvgAA	0.94AA	7.52AA	7.52AA	5.02AA	4.41AA	3.79AA	6.40AA
Category RankAA	-	-	170/415AA	133/380AA	139/330AA	123/252AA	-

CALENDAR YEAR PERFORMANCE (%)AA

FXNAXAA	7.80AA	8.48AA	0.01AA	3.50AA	2.52AA	0.63AA	5.99AA	-2.19AA	4.23AA	7.79AA
Morningstar Category AvgAA	7.52AA	8.29AA	-0.52AA	3.76AA	3.24AA	-0.27AA	5.13AA	-1.38AA	6.85AA	5.78AA
Morningstar Category RankAA	170/415AA	211/430AA	296/1019AA	562/986AA	650/985AA	167/1042AA	270/1038AA	745/1079AA	955/1165AA	131/1195AA

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Fidelity U.S. Bond Index Fund (continued) AA

FUND COMPOSITION AA

— FXNAX — Peer Univ Avg (%)

No Data

Turnover (%) AA (most recent avail) AA	59 AA	161 AA
---	-------	--------

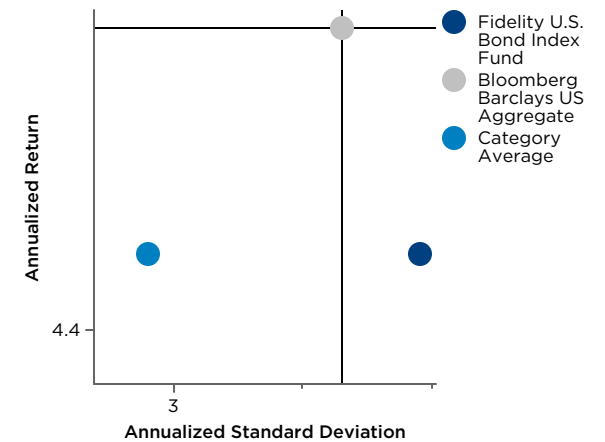
Freddie Mac 2.5% 30 Year AA	1.99 AA
Ginnie Mae 3.5% 30 Year AA	1.80 AA
Umbs 2% 30 Year AA	1.41 AA
Freddie Mac 3% 30 Year AA	1.34 AA
% of portfolio in Top 10 AA	17.73 AA

Alpha AA	0.00 AA -	0.01 AA -0.01 AA -	0.03 AA
R-Squared AA	99.01 AA -	91.74 AA 99.19 AA -	92.24 AA
Information Ratio AA	0.06 AA -	-0.33 AA -0.08 AA -	-0.03 AA
Up Capture AA	100.18 AA -	95.24 AA 100.53 AA -	96.36 AA

QUALITY DISTRIBUTION AA

No Data

RISK/RETURN CHART 5 YEAR AA



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation. AA

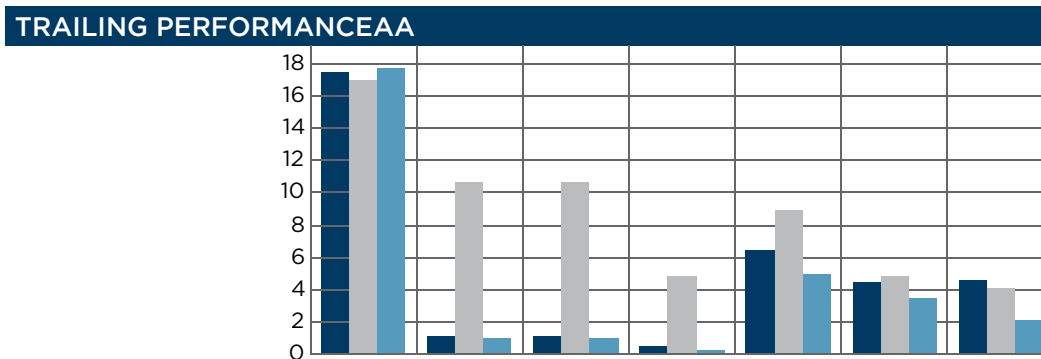
Hartford Schrodgers Intl Multi-Cp Val SDRAA

Investment Strategy Summary

The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its total assets in a diversified portfolio of equity securities, or derivative investments that provide exposure to equity securities, of companies located outside of the United States that the fund's sub-advisers consider to offer attractive valuations. It invests in a variety of countries throughout the world including emerging market countries and may, AA from time to time, invest more than 25% of its assets in any one country or group of countries. The fund may invest in companies of any market capitalization. AA

FUND INFORMATIONAA	
FundAA	SIDRXAA
Inception DateAA	12/30/2014AA
Fund FamilyAA	Hartford Mutual Funds II IncAA
Fund SubadviserAA	--
Portfolio Manager(s)AA	Justin Abercrombie, Stephen Langford, David PhilpottsAA
Manager tenure (average)AA	6.8 yearsAA
Morningstar CategoryAA	Foreign Large ValueAA

MORNINGSTAR RATING & FUNDS PER CATEGORYAA			
★★★★	★★★	★★★★	



● SIDRXAA	17.47AA	1.14AA	1.14AA	0.55AA	6.42AA	4.49AA	4.63AA
● Category AvgAA	17.68AA	1.01AA	1.01AA	0.30AA	4.94AA	3.55AA	8.23AA
	-	-					-
Category RankAA	-	-	176/352AA	158/322AA	67/280AA	44/184AA	-

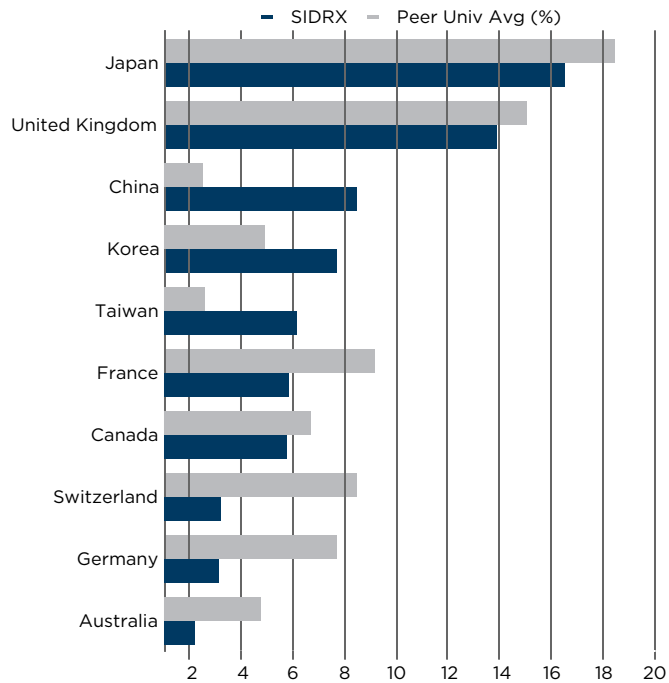
CALENDAR YEAR PERFORMANCE (%)AA										
	2020AA	2019AA	2018AA	2017AA	2016AA	2015AA	2014AA	2013AA	2012AA	2011AA
SIDRXAA	1.14AA	18.56AA	-15.23AA	23.27AA	8.94AA	-4.56AA	-4.04AA	18.57AA	19.45AA	-12.40AA
BenchmarkAA	10.65AA	21.51AA	-14.20AA	27.19AA	4.50AA	-5.66AA	-3.87AA	15.29AA	16.83AA	-13.71AA
Morningstar Category AvgAA	1.01AA	18.03AA	-15.38AA	22.37AA	3.09AA	-3.30AA	-6.13AA	21.00AA	16.48AA	-12.93AA
Morningstar Category PercentileAA	50AA	38AA	43AA	41AA	13AA	66AA	24AA	76AA	25AA	48AA
Morningstar Category RankAA	176/352AA	131/346AA	135/315AA	130/317AA	44/337AA	236/358AA	84/348AA	-	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678. AA

Hartford Schrodgers Intl Multi-Cp Val SDR (continued)AA

FUND COMPOSITIONAA



FUND STATISTICS / SIDRX / Peer Univ AvgAA

Total number of HoldingsAA	999AA	188AA
Total Assets (\$M)AA	722AA	1,392AA
P/E (12mo. trailing)AA	10.5AA	12.9AA
Price/BookAA	1.0AA	1.3AA
Market Cap (\$M)AA	9,966AA	29,547AA
Turnover (%)AA (most recent avail)AA	119AA	55AA
Earnings Growth RateAA (12mo. trailing)AA	-2%AA	7%AA

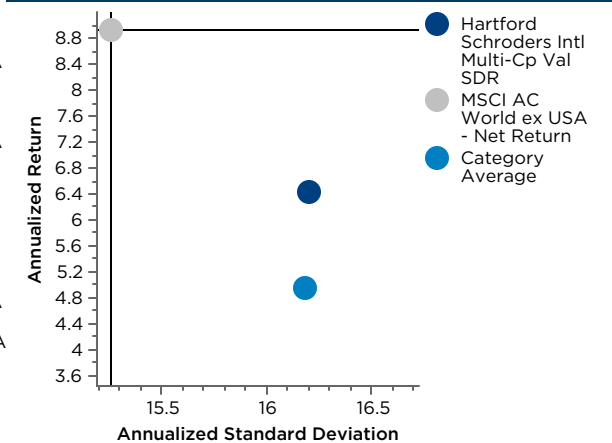
TOP HOLDINGSAA / SIDRXAA

Roche Holding AG Dividend Right Cert.AA	1.27AA
Novartis AGAA	1.27AA
Sanofi SAAA	1.14AA
GlaxoSmithKline PLCAA	1.10AA
Astellas Pharma IncAA	0.93AA
Unilever PLCAA	0.93AA
Equinor ASAAA	0.83AA
Check Point Software Technologies LtdAA	0.76AA
HSBC Holdings PLCAA	0.67AA
Legal & General Group PLCAA	0.61AA
% of portfolio in Top 10AA	9.51AA

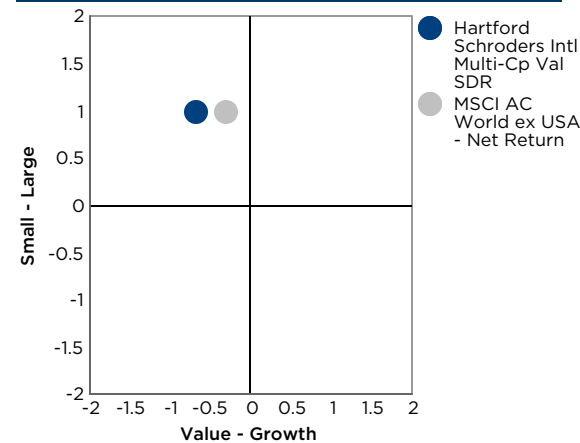
RISK STATISTICSAA 3 YRSAA 5 YRSAA

	FUND	BENCH	3 YRS	5 YRS	3 YRS	5 YRS
	AA	AA	AA	AA	AA	AA
AlphaAA	-0.36AA	-	-0.39AA	-0.21AA	-	-0.33AA
BetaAA	1.07AA	-	1.07AA	1.04AA	-	1.04AA
R-SquaredAA	96.91AA	-	97.42AA	96.07AA	-	96.63AA
Sharpe RatioAA	-0.05AA	0.19AA	-0.07AA	0.32AA	0.51AA	0.23AA
Information RatioAA	-1.18AA	-	-1.35AA	-0.77AA	-	-1.31AA
Standard DeviationAA	19.52AA	17.93AA	19.49AA	16.20AA	15.26AA	16.18AA
Up CaptureAA	97.29AA	-	93.23AA	93.58AA	-	87.64AA
Down CaptureAA	110.99AA	-	109.52AA	105.23AA	-	107.00AA

RISK/RETURN CHART 5 YEARAA



MANAGER STYLEAA



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.AA

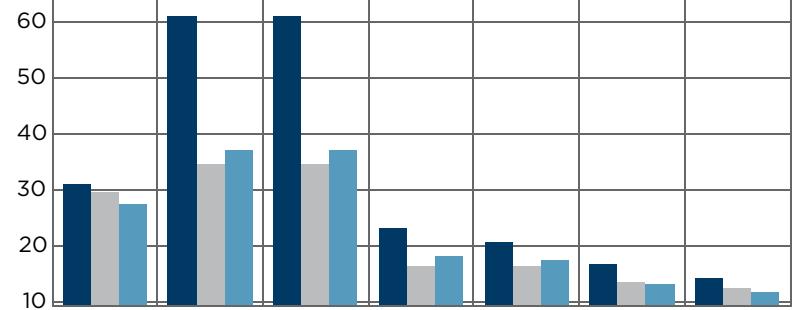
Hood River Small-Cap Growth Fund - Retirement SharesAA

Investment Strategy SummaryAA

The investment seeks superior long-term growth of capital. The fund, under normal market conditions, invests at least 80% of its net assets plus any borrowings for investment purposes in common stocks of U.S. corporations that are judged by Hood River to have strong growth characteristics or to be undervalued in the marketplace relative to underlying profitability and have a market capitalization which, at the time of purchase, is consistent with the capitalization ranges of the S&P SmallCap 600® Index and the Russell 2000® Growth Index ("small-cap companies").AA

FUND INFORMATIONAA	
FundAA	HRSIXAA
Inception DateAA	3/03/2017AA
Fund FamilyAA	Manager Directed PortfoliosAA
Fund SubadviserAA	--
Portfolio Manager(s)AA	Brian Smoluch, David SwankAA
Manager tenure (average)AA	14.8 yearsAA
Morningstar CategoryAA	Small GrowthAA
Benchmark IndexAA	Russell 2000 Growth - Total ReturnAA

TRAILING PERFORMANCEAA



	QTRAA	YTDAA	1 YRAA	3 YRAA	5 YRAA	10 YRAA	INCEPT.
● HRSIXAA	30.84AA	60.81AA	60.81AA	23.02AA	20.61AA	16.71AA	14.30AA
● BenchmarkAA	29.61AA	34.63AA	34.63AA	16.20AA	16.36AA	13.48AA	10.38AA
● Category AvgAA	27.28AA	36.92AA	36.92AA	18.02AA	17.31AA	13.06AA	11.03AA
Category PercentileAA	-	-	14AA	28AA	30AA	13AA	-
Category RankAA	-	-	86/616AA	161/576AA	152/505AA	50/381AA	-

MORNINGSTAR RATING & FUNDS PER CATEGORYAA

OverallAA	3 YRSAA	5 YRSAA	10 YRSAA
★★★★	★★★★		
	576AA	505AA	381AA

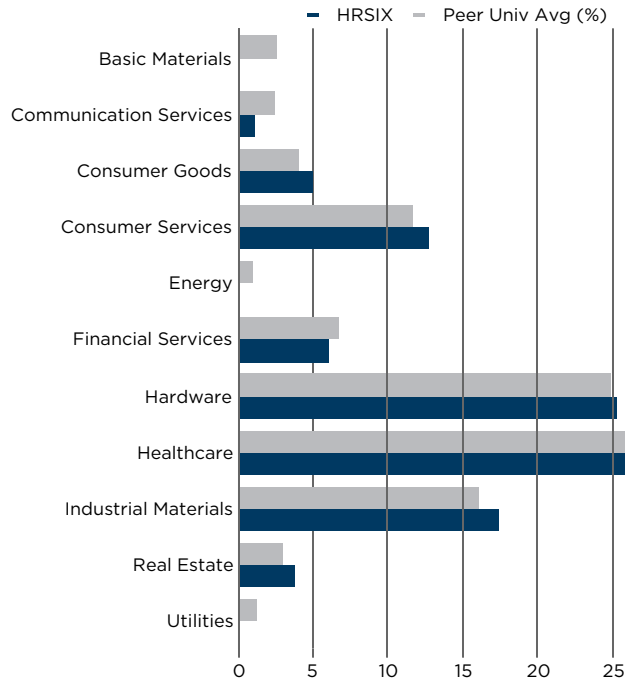
CALENDAR YEAR PERFORMANCE (%)AA

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
HRSIXAA	60.81AA	24.19AA	-6.78AA	20.78AA	13.50AA	0.80AA	8.56AA	43.94AA	23.06AA	-5.24AA
Morningstar Category AvgAA	36.92AA	27.66AA	-5.96AA	21.75AA	11.04AA	-2.52AA	2.58AA	40.83AA	13.19AA	-3.64AA
Morningstar Category RankAA	86/616AA	454/640AA	399/676AA	390/684AA	-	-	-	-	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date AA

Hood River Small-Cap Growth Fund - Retirement Shares^{AA} (continued)^{AA}

FUND COMPOSITION^{AA}



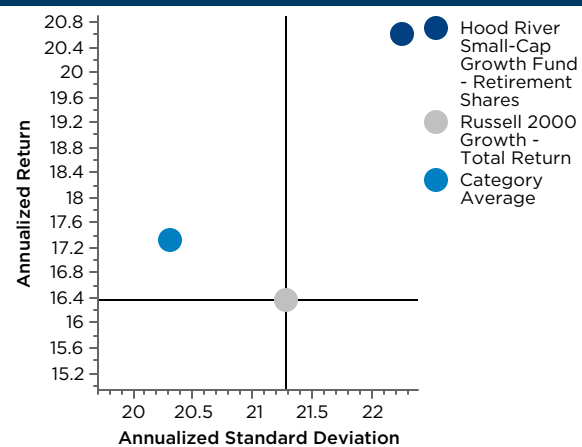
P/E (12mo. trailing) ^{AA}	30.7 ^{AA}	28.5 ^{AA}
Market Cap (\$M) ^{AA}	3,140 ^{AA}	4,161 ^{AA}
Earnings Growth Rate ^{AA} (12mo. trailing) ^{AA}	11% ^{AA}	20% ^{AA}

Bandwidth Inc Class AAA	3.08 ^{AA}
Lumentum Holdings Inc ^{AA}	2.79 ^{AA}
Kinsale Capital Group Inc ^{AA}	2.51 ^{AA}
Chart Industries Inc ^{AA}	2.23 ^{AA}
% of portfolio in Top 10^{AA}	28.53^{AA}

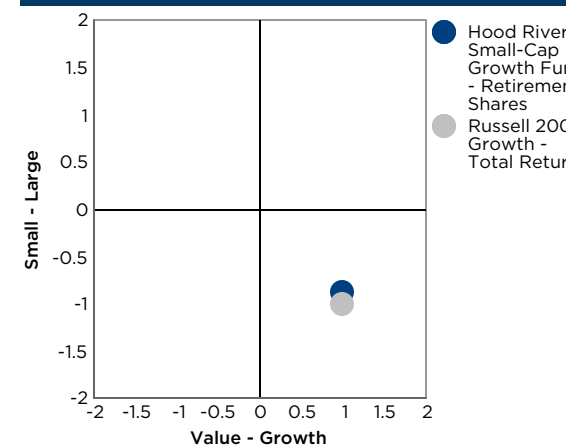
RISK STATISTICS^{AA}

	3 YRS ^{AA}		5 YRS ^{AA}	
	FUND ^{AA}	BENCH ^{AA}	FUND ^{AA}	BENCH ^{AA}
Alpha ^{AA}	0.47 ^{AA}	-0.17 ^{AA}	0.31 ^{AA}	-0.13 ^{AA}
Beta ^{AA}	1.03 ^{AA}	0.96 ^{AA}	1.00 ^{AA}	0.95 ^{AA}
R-Squared ^{AA}	94.35 ^{AA}	98.95 ^{AA}	91.95 ^{AA}	98.88 ^{AA}
Sharpe Ratio ^{AA}	0.81 ^{AA}	0.58 ^{AA}	0.68 ^{AA}	0.71 ^{AA}
Information Ratio ^{AA}	1.07 ^{AA}	0.68 ^{AA}	0.67 ^{AA}	0.40 ^{AA}
Standard Deviation ^{AA}	26.58 ^{AA}	25.10 ^{AA}	24.25 ^{AA}	22.26 ^{AA}
Up Capture ^{AA}	119.45 ^{AA}	99.33 ^{AA}	109.68 ^{AA}	95.17 ^{AA}
Down Capture ^{AA}	96.30 ^{AA}	95.49 ^{AA}	93.47 ^{AA}	94.87 ^{AA}

RISK/RETURN CHART 5 YEAR^{AA}



MANAGER STYLE^{AA}



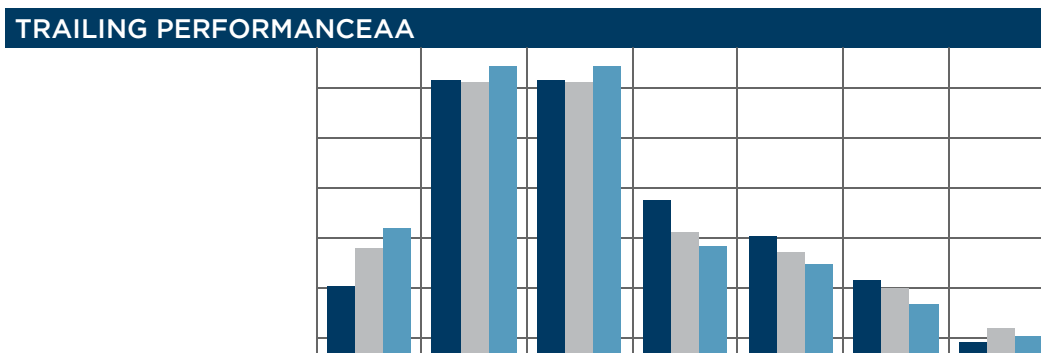
MFS Mid Cap Growth R6AA

Investment Strategy SummaryAA

The investment seeks capital appreciation. The fund invests at least 80% of the fund's net assets in issuers with medium market capitalizations. MFS generally defines medium market capitalization issuers as issuers with market capitalizations similar to those of issuers included in the Russell Midcap® Growth Index over the last 13 months at the time of purchase.AA

FUND INFORMATIONAA	
Fund FamilyAA	MFS Series Trust IVAA
Portfolio Manager(s)AA	Eric Fischman, Paul GordonAA
Morningstar CategoryAA	Mid-Cap GrowthAA

MORNINGSTAR RATING & FUNDS PER CATEGORYAA			
★★★★	★★★★	★★★★	



	15.13AA	35.80AA	35.80AA	23.77AA	20.21AA	15.66AA	9.45AA
OTCKXAA	15.13AA	35.80AA	35.80AA	23.77AA	20.21AA	15.66AA	9.45AA
Category AvgAA	21.00AA	37.27AA	37.27AA	19.24AA	17.42AA	13.27AA	9.78AA
Category RankAA	-	-	242/604AA	135/564AA	116/504AA	77/383AA	-

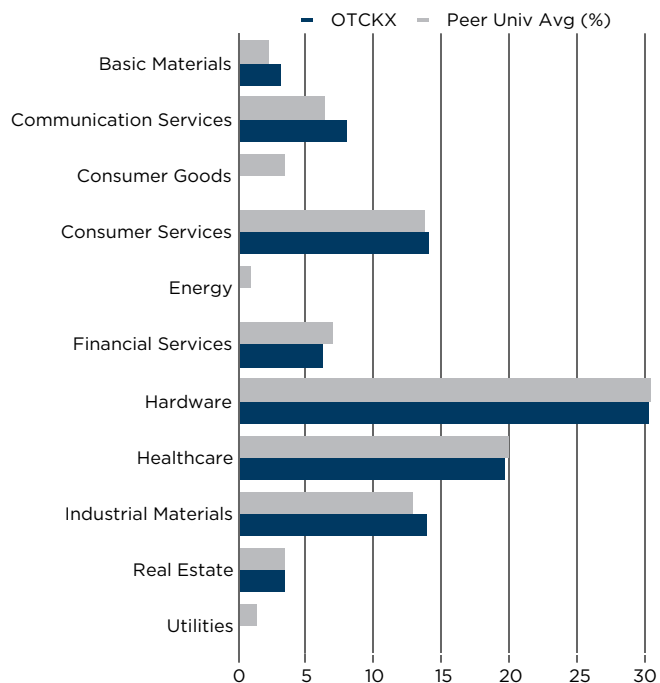
CALENDAR YEAR PERFORMANCE (%)AA										
OTCKXAA	35.80AA	37.93AA	1.21AA	26.39AA	4.75AA	4.60AA	8.95AA	37.27AA	16.18AA	-6.12AA
Morningstar Category AvgAA	37.27AA	32.30AA	-6.65AA	24.51AA	5.73AA	-1.03AA	6.86AA	34.80AA	13.97AA	-4.15AA
Morningstar Category RankAA	242/604AA	105/618AA	54/605AA	191/617AA	354/644AA	66/733AA	240/749AA	218/703AA	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

MFS Mid Cap Growth R6A (continued)AA

FUND COMPOSITIONAA



FUND STATISTICSAAOTCKXAA Peer Univ AvgAA

Total number of HoldingsAA	107AA	118AA
Total Assets (\$M)AA	6,502AA	3,768AA
P/E (12mo. trailing)AA	39.1AA	35.3AA
Price/BookAA	6.9AA	5.7AA
Market Cap (\$M)AA	21,470AA	20,174AA
Turnover (%)AA (most recent avail)AA	34AA	59AA
Earnings Growth RateAA (12mo. trailing)AA	16%AA	24%AA

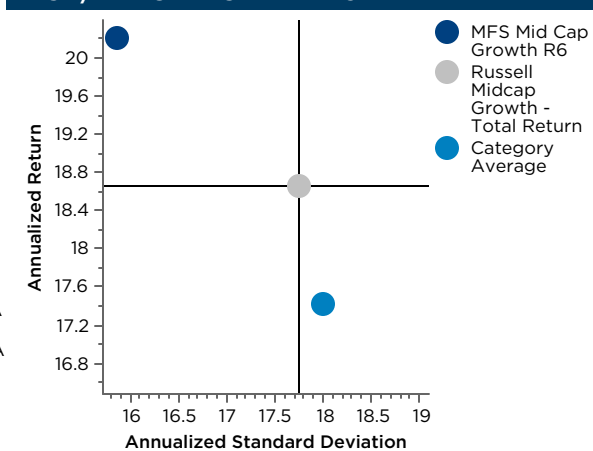
TOP HOLDINGSAA

Cadence Design Systems IncAA	2.91AA
Bright Horizons Family Solutions IncAA	2.52AA
PerkinElmer IncAA	2.51AA
Monolithic Power Systems IncAA	2.44AA
Take-Two Interactive Software IncAA	2.40AA
Msci IncAA	2.23AA
Match Group IncAA	2.07AA
Verisk Analytics IncAA	2.06AA
Copart IncAA	1.99AA
Ametek IncAA	1.86AA
% of portfolio in Top 10AA	23.00AA

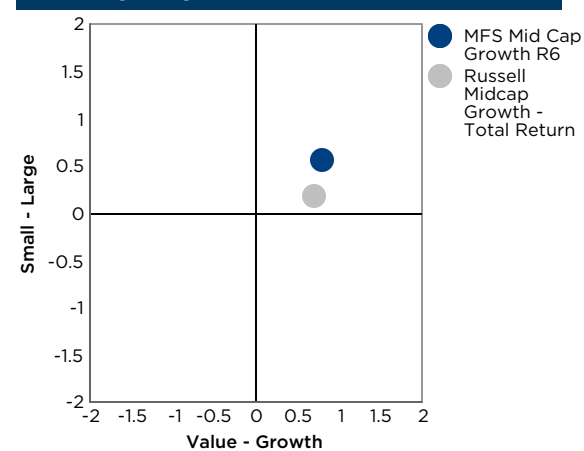
RISK STATISTICSAA 3 YRSA 5 YRSA

	FUND	BENCH	3 YR	5 YR	FUND	BENCH	3 YR	5 YR
	AA	AA	AA	AA	AA	AA	AA	AA
AlphaAA	0.42AA	-	-0.09AA	0.29AA	-	-0.10AA		
BetaAA	0.87AA	-	1.01AA	0.87AA	-	1.01AA		
R-SquaredAA	96.01AA	-	98.98AA	94.29AA	-	98.71AA		
Sharpe RatioAA	1.17AA	0.88AA	0.82AA	1.20AA	0.99AA	0.90AA		
Information RatioAA	0.69AA	-	-0.57AA	0.35AA	-	-0.61AA		
Standard DeviationAA	19.02AA	21.45AA	21.68AA	15.86AA	17.75AA	17.99AA		
Up CaptureAA	93.44AA	-	98.62AA	89.94AA	-	96.58AA		
Down CaptureAA	83.03AA	-	102.75AA	84.51AA	-	102.41AA		

RISK/RETURN CHART 5 YEARAA



MANAGER STYLEAA



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.AA

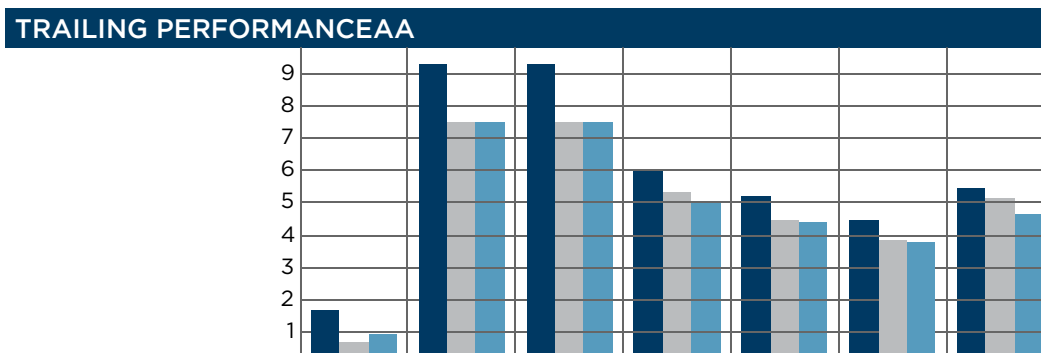
Sterling Capital Total Return Bond R6AA

Investment Strategy SummaryAA

The investment seeks a high level of current income and a competitive total return. The fund normally invests at least 80% of its net assets plus borrowings for investment purposes in a diversified portfolio of bonds, including: securities issued or guaranteed by the U.S. government, its agencies or instrumentalities, corporate bonds, asset-backed securities, mortgage-backed securities, including commercial mortgage-backed securities and collateralized mortgage obligations, municipal securities, and convertible securities.AA

FUND INFORMATIONAA	
FundAA	STRDXAA
Inception DateAA	2/01/2018AA
Fund FamilyAA	Sterling Capital FundsAA
Fund SubadviserAA	--
Portfolio Manager(s)AA	Mark Montgomery, Peter BrownAA
Manager tenure (average)AA	6.9 yearsAA
Morningstar CategoryAA	Intermediate Core BondAA

MORNINGSTAR RATING & FUNDS PER CATEGORYAA			



● STRDXAA	1.67AA	9.35AA	9.35AA	6.05AA	5.24AA	4.44AA	5.48AA
● Benchmark							
● Category AvgAA	0.94AA	7.52AA	7.52AA	5.02AA	4.41AA	3.79AA	6.40AA
Category RankAA	-	-	42/415AA	46/380AA	23/330AA	28/252AA	-

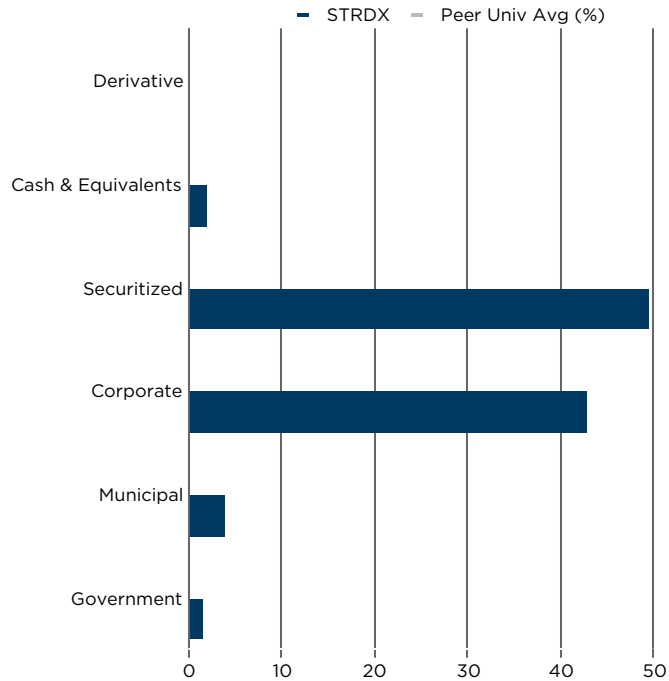
CALENDAR YEAR PERFORMANCE (%)AA										
	2020AA	2019AA	2018AA	2017AA	2016AA	2015AA	2014AA	2013AA	2012AA	2011AA
STRDXAA	9.35AA	9.37AA	-0.27AA	4.33AA	3.75AA	0.54AA	5.99AA	-0.97AA	6.14AA	6.73AA
BenchmarkAA	7.51AA	8.72AA	0.01AA	3.54AA	2.65AA	0.55AA	5.97AA	-2.02AA	4.21AA	7.84AA
Morningstar Category AvgAA	7.52AA	8.29AA	-0.52AA	3.76AA	3.24AA	-0.27AA	5.13AA	-1.38AA	6.85AA	5.78AA
Morningstar Category PercentileAA	10AA	17AA	43AA	9AA	14AA	24AA	23AA	17AA	43AA	44AA
Morningstar Category RankAA	42/415AA	73/430AA	438/1019AA	-	-	-	-	-	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Sterling Capital Total Return Bond R6A (continued)AA

FUND COMPOSITIONAA

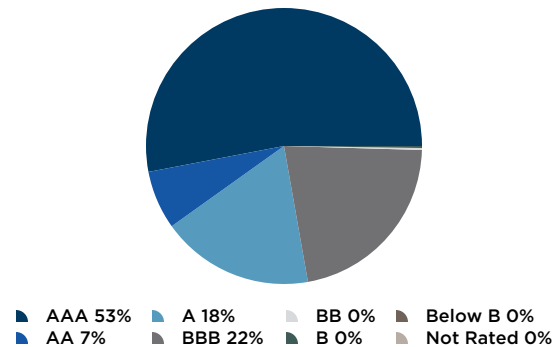


Turnover (%)AA (most recent avail)AA	60AA	@NAAA
---	------	-------

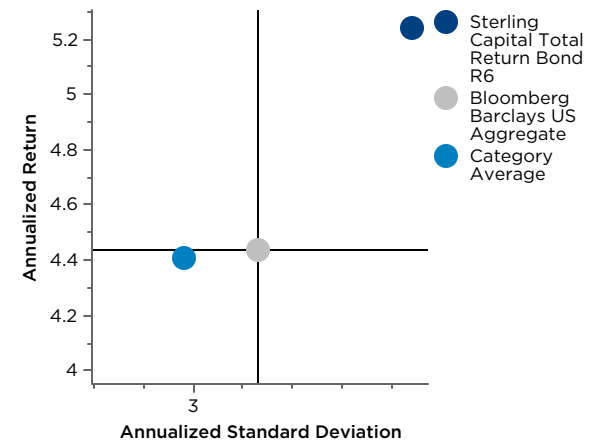
Federal National Mortgage Association 3%AA	1.02AA
Federal Home Loan Mortgage Corporation 2.5%AA	1.01AA
United States Treasury Bonds 1.25%AA	0.94AA
SANTANDER DRIVE AUTO RECEIVABLES TRUST 0.69%AA	0.90AA
% of portfolio in Top 10AA	9.82AA

AlphaAA	0.04AA	-	0.01AA	0.06AA	-	0.03AA
R-SquaredAA	80.87AA	-	91.74AA	83.06AA	-	92.24AA
Information RatioAA	0.41AA	-	-0.33AA	0.57AA	-	-0.03AA
Up CaptureAA	117.11AA	-	95.24AA	116.05AA	-	96.36AA

QUALITY DISTRIBUTIONAA



RISK/RETURN CHART 5 YEARAA



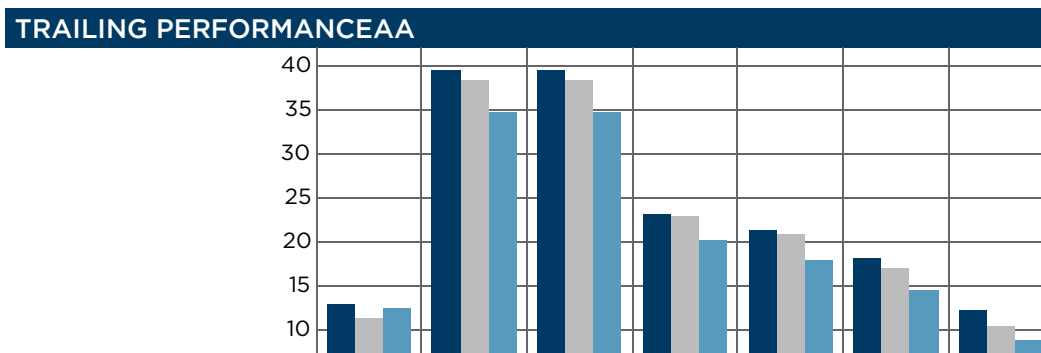
Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.AA

T. Rowe Price Institutional Large-Cap Growth Fund

Investment Strategy Summary

The investment seeks to provide long-term capital appreciation through investments in common stocks of growth companies. In taking a growth approach to stock selection, the fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in the common stocks of large-cap companies. The advisor defines a large-cap company as one whose market capitalization is larger than the median market capitalization of companies in the Russell 1000® Growth Index, a widely used benchmark of the largest U.S. growth stocks. The fund is non-diversified.

FUND INFORMATION	
Fund	TRLGX
Inception Date	10/31/2001
Fund Family	T. Rowe Price Institutional Equity Funds Inc.
Fund Subadviser	--
Portfolio Manager(s)	Taymour Tamaddon
Manager tenure (average)	3.9 years
Morningstar Category	Large Growth
Benchmark Index	Russell 1000 Growth - Total Return



	QTR	YTD	1 YRA	3 YRA	5 YRA	10 YRA	INCEPT.
TRLGX	13.05%	39.56%	39.56%	23.22%	21.54%	18.18%	12.26%
Benchmark	11.39%	38.49%	38.49%	22.99%	21.00%	17.21%	12.19%
Category Avg	12.52%	34.82%	34.82%	20.21%	18.04%	14.66%	12.46%
Category Percentile	-	-	29	28	15	10	-
Category Rank	-	-	374/1289	335/1197	160/1070	79/789	-

MORNINGSTAR RATING & FUNDS PER CATEGORY

Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★	★★★★	★★★★★
	1197	1070	789

CALENDAR YEAR PERFORMANCE (%)

	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
TRLGX	39.56%	28.49%	4.32%	37.82%	2.85%	10.08%	8.72%	44.44%	17.55%	-1.40%
Benchmark	38.49%	36.39%	-1.51%	30.21%	7.08%	5.67%	13.05%	33.48%	15.26%	2.64%
Morningstar Category Avg	34.82%	31.71%	-2.18%	27.84%	3.19%	3.57%	10.07%	33.87%	15.24%	-2.56%
Morningstar Category Percentile	29	80	7	3	52	7	66	3	25	44
Morningstar Category Rank	374/1289	1088/1360	98/1405	41/1363	761/1463	118/1681	1129/1710	51/1712	420/1681	741/1683

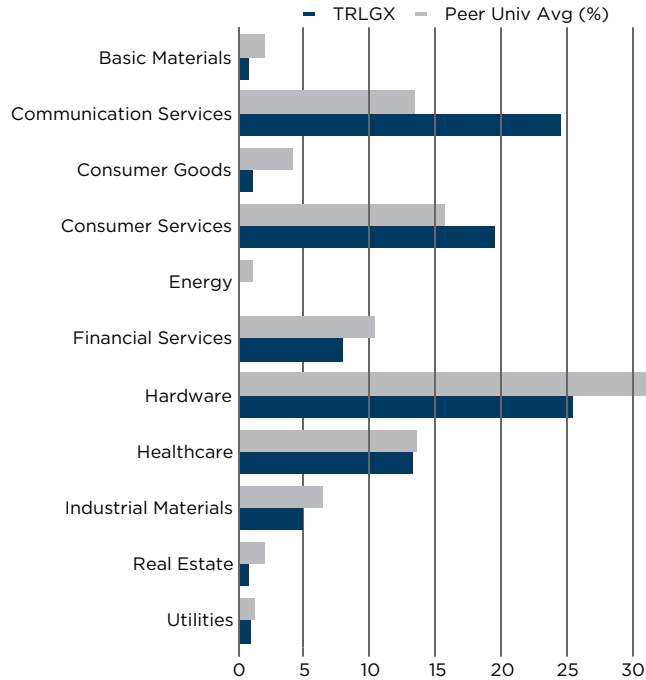
PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

T. Rowe Price Institutional Large-Cap Growth Fund AA

(continued) AA

FUND COMPOSITION AA

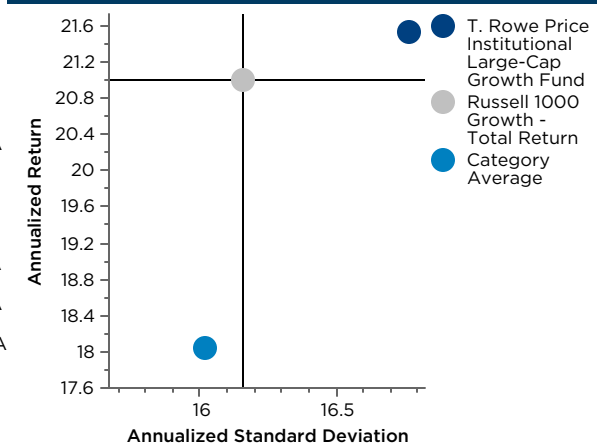


P/E (12mo. trailing) AA	30.7 AA	32.5 AA
Market Cap (\$M) AA	252,665 AA	166,714 AA
Earnings Growth Rate (12mo. trailing) AA	17% AA	24% AA

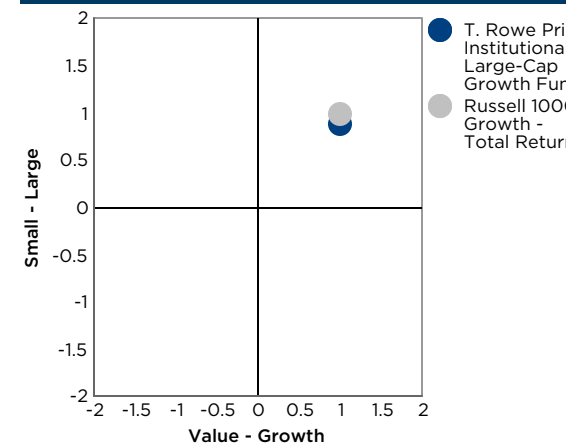
Facebook Inc AA	5.79 AA
Apple Inc AA	4.58 AA
Global Payments Inc AA	3.67 AA
Intuit Inc AA	2.48 AA
% of portfolio in Top 10 AA	48.46 AA

RISK STATISTICS AA	3 YRS AA		5 YRS AA	
	FUND	BENCH	FUND	BENCH
Alpha AA	0.06 AA	-0.15 AA	0.04 AA	-0.18 AA
Beta AA	0.98 AA	0.98 AA	1.00 AA	0.98 AA
R-Squared AA	96.51 AA	98.83 AA	93.31 AA	98.39 AA
Sharpe Ratio AA	1.11 AA	1.09 AA	0.97 AA	1.23 AA
Information Ratio AA	0.06 AA	-1.30 AA	0.12 AA	-1.44 AA
Standard Deviation AA	19.49 AA	19.64 AA	19.27 AA	16.77 AA
Up Capture AA	95.80 AA	89.62 AA	104.17 AA	87.52 AA
Down Capture AA	95.32 AA	99.16 AA	101.13 AA	101.90 AA

RISK/RETURN CHART 5 YEAR AA



MANAGER STYLE AA



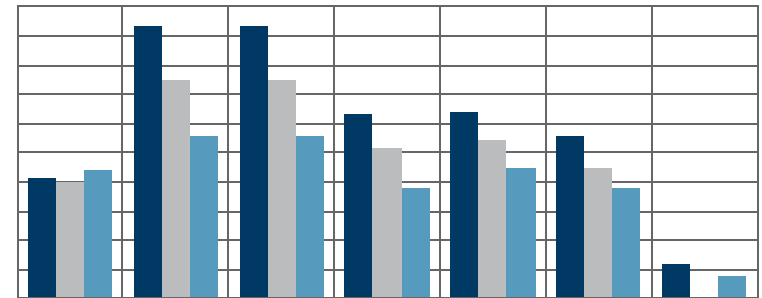
Vanguard FTSE Social Index AdmiralAA

Investment Strategy Summary

The investment seeks to track the performance of a benchmark index that measures the investment return of large- and mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the FTSE4Good US Select Index. The index, which is market-capitalization weighted, is composed of large- and mid-cap stocks of companies that are screened for certain ESG criteria by the index sponsor. The manager attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.AA

FUND INFORMATIONAA	
Fund FamilyAA	Vanguard World FundAA
Portfolio Manager(s)AA	William Coleman, Gerard O'ReillyAA
Morningstar CategoryAA	Large BlendAA

TRAILING PERFORMANCEAA



● VFTAXAA	12.33AA	22.67AA	22.67AA	16.64AA	16.80AA	15.14AA	6.33AA
● Category AvgAA	12.78AA	15.12AA	15.12AA	11.56AA	12.97AA	11.56AA	9.98AA
Category RankAA	-	-	150/1363AA	37/1232AA	21/1072AA	8/814AA	-

MORNINGSTAR RATING & FUNDS PER CATEGORYAA

CALENDAR YEAR PERFORMANCE (%)AA

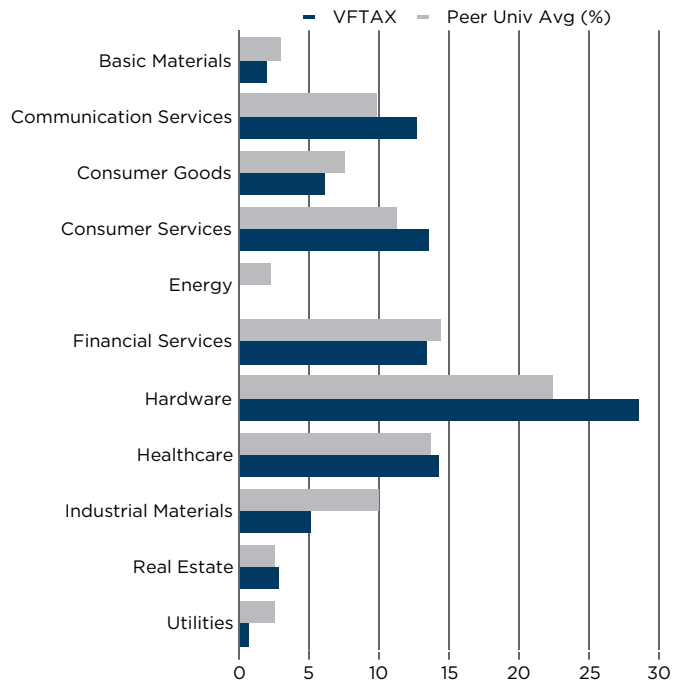
VFTAXAA	22.67AA	33.93AA	-3.40AA	24.16AA	10.31AA	1.25AA	15.82AA	37.07AA	17.82AA	-0.54AA
Morningstar Category AvgAA	15.12AA	28.62AA	-6.24AA	20.45AA	10.06AA	-1.46AA	10.73AA	31.32AA	14.85AA	-1.40AA
Morningstar Category RankAA	150/1363AA	83/1387AA	-	-	-	-	-	-	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Vanguard FTSE Social Index Admiral (continued)

FUND COMPOSITION



FUND STATISTICS

Statistic	VFTAX	Peer Univ Avg
Total number of Holdings	470	290
Total Assets (\$M)	6,114	14,453
P/E (12mo. trailing)	23.4	21.2
Price/Book	4.2	3.5
Market Cap (\$M)	183,202	127,417
Turnover (%) (most recent avail)	18	58
Earnings Growth Rate (12mo. trailing)	10%	18%

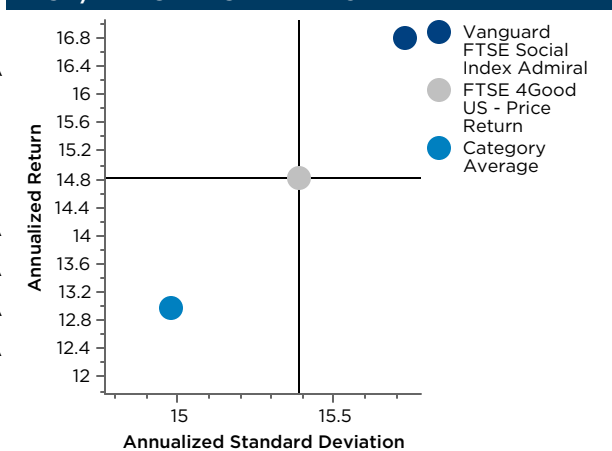
TOP HOLDINGS

Company	VFTAX (%)
Apple Inc	7.58
Microsoft Corp	5.90
Amazon.com Inc	4.89
Facebook Inc	2.32
Tesla Inc	1.89
Alphabet Inc	1.86
Alphabet Inc Class C	1.80
JPMorgan Chase & Co	1.36
Visa Inc Class A	1.31
Procter & Gamble Co	1.20
% of portfolio in Top 10	30.13

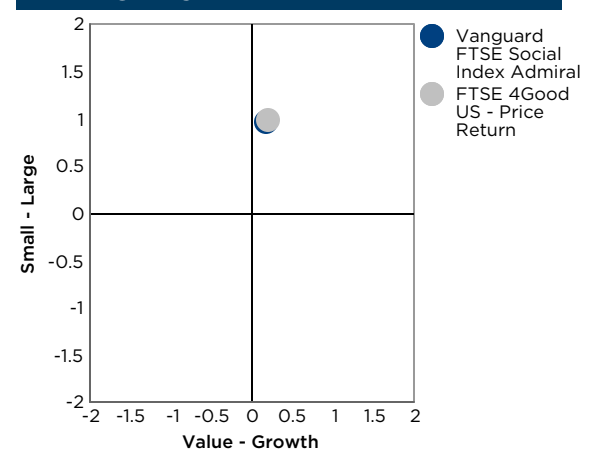
RISK STATISTICS

Statistic	3 YRS		5 YRS	
	FUND	BENCH	FUND	BENCH
Alpha	0.15	-0.17	0.13	-0.09
Beta	1.01	0.97	1.02	0.96
R-Squared	99.13	98.08	98.73	97.71
Sharpe Ratio	0.79	0.68	0.55	0.99
Information Ratio	1.25	-1.08	1.10	-0.79
Standard Deviation	19.10	18.76	18.29	15.73
Up Capture	104.75	84.19	107.79	83.66
Down Capture	96.64	96.28	97.30	95.07

RISK/RETURN CHART 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

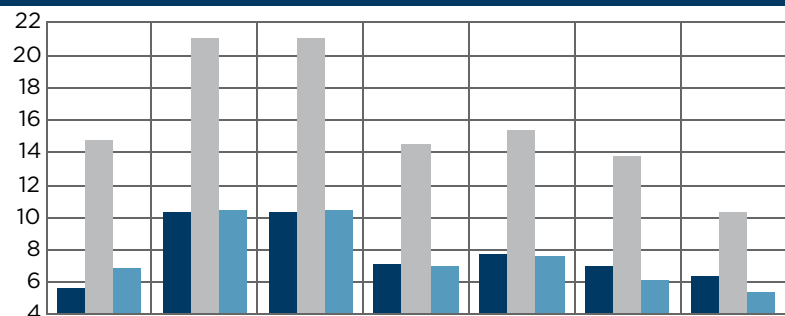
Vanguard Target Retirement 2015 FundAA

Investment Strategy SummaryAA

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2015 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.AA

FUND INFORMATIONAA	
FundAA	VTVXAA
Inception DateAA	10/27/2003AA
Fund FamilyAA	Vanguard Chester FundsAA
Fund SubadviserAA	--
Portfolio Manager(s)AA	William Coleman, Walter NejmanAA
Manager tenure (average)AA	7.8 yearsAA
Morningstar CategoryAA	Target-Date 2015AA

TRAILING PERFORMANCEAA



MORNINGSTAR RATING & FUNDS PER CATEGORYAA

***	***	***	***
-----	-----	-----	-----

VTVXAA	5.72AA	10.32AA	10.32AA	7.11AA	7.78AA	7.04AA	6.43AA
Category AvgAA	6.91AA	10.45AA	10.45AA	6.97AA	7.65AA	6.10AA	7.10AA
Category RankAA	-	-	88/118AA	61/97AA	52/74AA	20/44AA	-

CALENDAR YEAR PERFORMANCE (%)AA

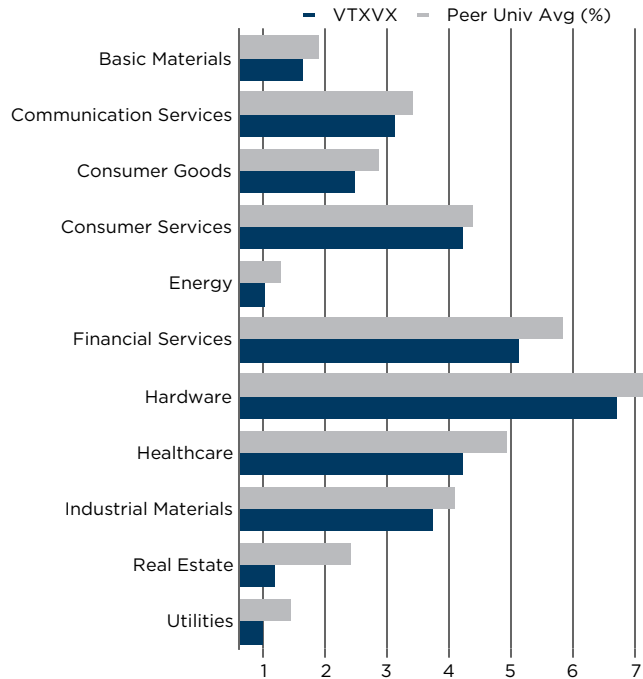
	2020AA	2019AA	2018AA	2017AA	2016AA	2015AA	2014AA	2013AA	2012AA	2011AA
VTVXAA	10.32AA	14.81AA	-2.97AA	11.50AA	6.16AA	-0.46AA	6.56AA	13.00AA	11.37AA	1.71AA
BenchmarkAA	21.02AA	31.07AA	-5.28AA	21.21AA	12.67AA	0.57AA	12.66AA	33.62AA	16.44AA	1.08AA
Morningstar Category AvgAA	10.45AA	15.37AA	-3.95AA	11.29AA	6.12AA	-1.39AA	4.46AA	9.62AA	10.83AA	-0.11AA
Morningstar Category PercentileAA	75AA	69AA	20AA	44AA	56AA	11AA	3AA	21AA	34AA	19AA
Morningstar Category RankAA	88/118AA	88/128AA	28/142AA	54/122AA	73/131AA	17/158AA	5/182AA	37/178AA	52/154AA	30/157AA

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Vanguard Target Retirement 2015 Fund (continued)AA

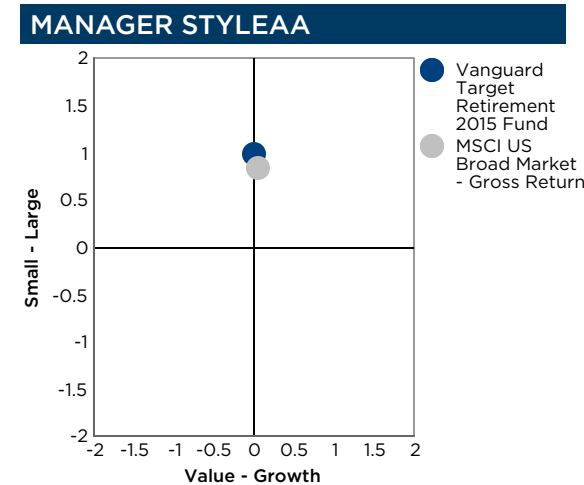
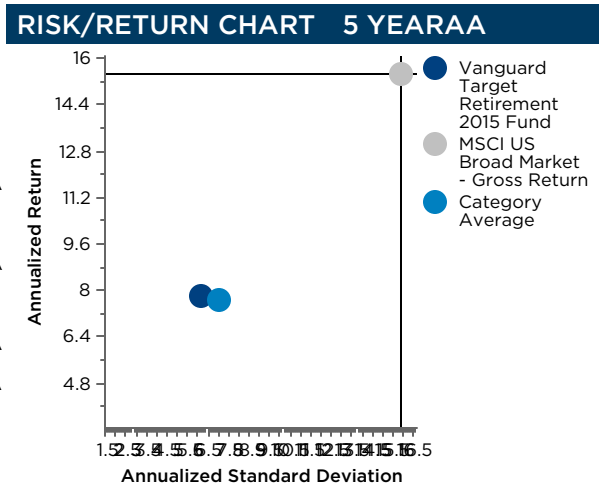
FUND COMPOSITIONAA



Metric	VTXVX	Peer Univ Avg (%)
P/E (12mo. trailing)AA	19.3AA	18.8AA
Market Cap (\$M)AA	60,884AA	59,593AA
Earnings Growth RateAA (12mo. trailing)AA	4%AA	15%AA

Metric	Value
Vanguard Total Intl Bd Idx InvestorAA	15.22AA
Vanguard Total Intl Stock Index InvAA	14.05AA
@NAAA	@NAAA
@NAAA	@NAAA
% of portfolio in Top 10AA	100.00AA

RISK STATISTICSAA	3 YRSAA			5 YRSAA		
	FUNDAA	BENCHAACATAA	FUNDAA	BENCHAACATAA	FUNDAA	BENCHAACATAA
AlphaAA	0.13AA	-	0.05AA	0.16AA	-	0.09AA
BetaAA	0.36AA	-	0.42AA	0.37AA	-	0.42AA
R-SquaredAA	92.60AA	-	93.75AA	89.09AA	-	91.08AA
Sharpe RatioAA	0.76AA	0.67AA	0.64AA	1.07AA	0.90AA	0.93AA
Information RatioAA	-0.59AA	-	-0.66AA	-0.74AA	-	-0.82AA
Standard DeviationAA	7.34AA	19.47AA	8.49AA	6.17AA	15.93AA	7.01AA
Up CaptureAA	26.86AA	-	30.28AA	26.03AA	-	28.32AA
Down CaptureAA	36.65AA	-	44.49AA	39.20AA	-	46.23AA



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.AA

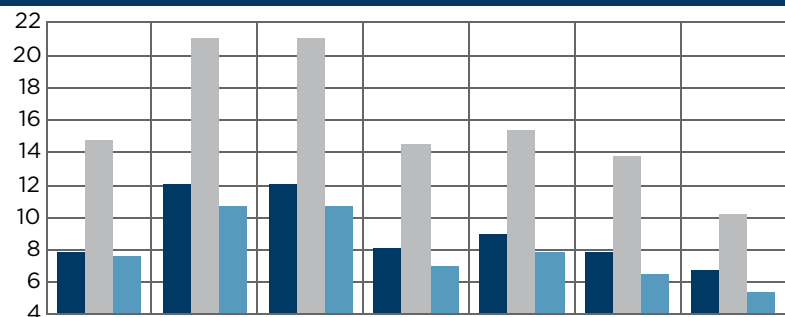
Vanguard Target Retirement 2020 FundAA

Investment Strategy SummaryAA

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.AA

FUND INFORMATIONAA	
FundAA	VTWNXAA
Inception DateAA	6/07/2006AA
Fund FamilyAA	Vanguard Chester FundsAA
Fund SubadviserAA	--
Portfolio Manager(s)AA	William Coleman, Walter NejmanAA
Manager tenure (average)AA	7.8 yearsAA
Morningstar CategoryAA	Target-Date 2020AA

TRAILING PERFORMANCEAA



MORNINGSTAR RATING & FUNDS PER CATEGORYAA

★★★★	★★★★	★★★★	★★★★
------	------	------	------

● VTWNXAA	7.86AA	12.04AA	12.04AA	8.07AA	9.02AA	7.93AA	6.78AA
● Benchmark							
● Category AvgAA	7.64AA	10.75AA	10.75AA	7.08AA	7.91AA	6.47AA	6.68AA
	-	-					-
Category RankAA	-	-	82/178AA	46/157AA	32/118AA	11/72AA	-

CALENDAR YEAR PERFORMANCE (%)AA

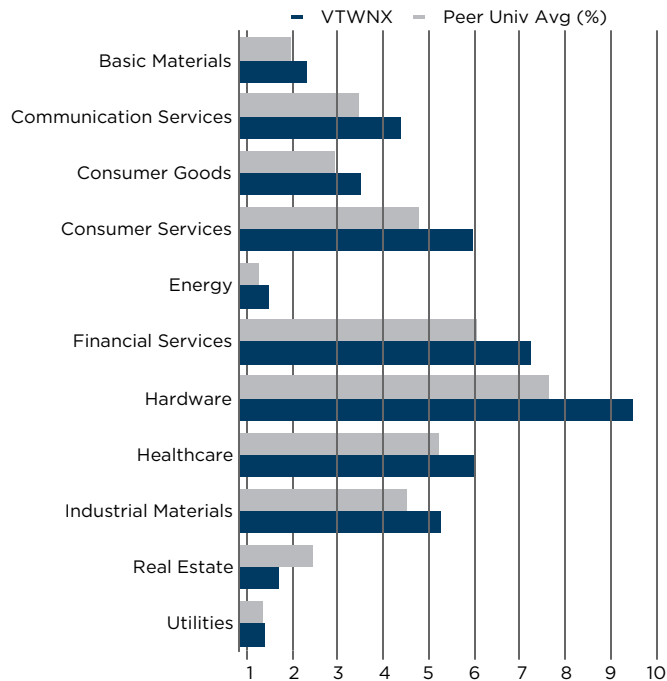
	2020AA	2019AA	2018AA	2017AA	2016AA	2015AA	2014AA	2013AA	2012AA	2011AA
VTWNXAA	12.04AA	17.63AA	-4.24AA	14.08AA	6.95AA	-0.68AA	7.11AA	15.85AA	12.35AA	0.60AA
BenchmarkAA	21.02AA	31.07AA	-5.28AA	21.21AA	12.67AA	0.57AA	12.66AA	33.62AA	16.44AA	1.08AA
Morningstar Category AvgAA	10.75AA	16.18AA	-4.59AA	12.19AA	6.24AA	-1.60AA	4.72AA	11.59AA	11.53AA	-0.23AA
Morningstar Category PercentileAA	46AA	28AA	42AA	17AA	29AA	23AA	1AA	18AA	36AA	32AA
Morningstar Category RankAA	82/178AA	65/233AA	105/250AA	40/234AA	64/221AA	55/237AA	2/228AA	40/222AA	75/208AA	66/205AA

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Vanguard Target Retirement 2020 Fund (continued) AA

FUND COMPOSITION AA



FUND STATISTICS AA

VTWNX AA	Peer Univ Avg AA
Total number of Holdings AA	5 AA / 47 AA
Total Assets (\$M) AA	33,172 AA / 3,217 AA
P/E (12mo. trailing) AA	19.3 AA / 19.1 AA
Price/Book AA	2.4 AA / 2.5 AA
Market Cap (\$M) AA	60,757 AA / 58,660 AA
Turnover (%) AA (most recent avail) AA	19 AA / 36 AA
Earnings Growth Rate AA (12mo. trailing) AA	4% AA / 15% AA

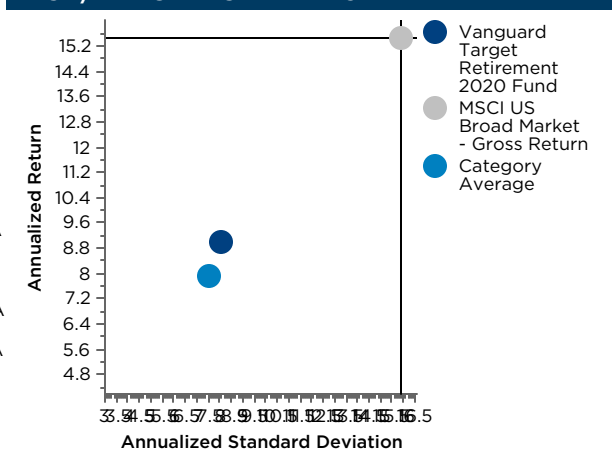
TOP HOLDINGS AA

VTWNX AA	Percentage
Vanguard Total Bond Market II Idx Inv AA	29.78 AA
Vanguard Total Stock Mkt Idx Inv AA	29.06 AA
Vanguard Total Intl Stock Index Inv AA	19.95 AA
Vanguard Total Intl Bd Idx Investor AA	12.59 AA
Vanguard Shrt-Term Infl-Prot Sec Idx Inv AA	8.61 AA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
% of portfolio in Top 10 AA	100.00 AA

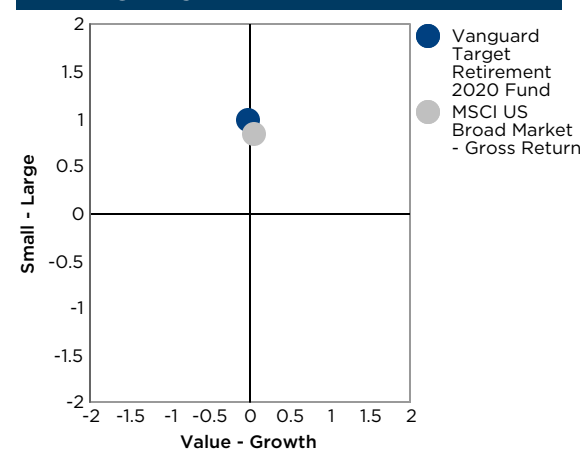
RISK STATISTICS AA

	3 YRS AA			5 YRS AA		
	FUND AA	BENCH AA	CAT AA	FUND AA	BENCH AA	CAT AA
Alpha AA	0.06 AA	-	0.02 AA	0.11 AA	-	0.07 AA
Beta AA	0.49 AA	-	0.45 AA	0.49 AA	-	0.45 AA
R-Squared AA	95.74 AA	-	94.48 AA	93.33 AA	-	92.14 AA
Sharpe Ratio AA	0.67 AA	0.67 AA	0.61 AA	0.97 AA	0.90 AA	0.90 AA
Information Ratio AA	-0.64 AA	-	-0.69 AA	-0.77 AA	-	-0.84 AA
Standard Deviation AA	9.71 AA	19.47 AA	9.06 AA	8.07 AA	15.93 AA	7.51 AA
Up Capture AA	37.00 AA	-	32.56 AA	35.82 AA	-	30.90 AA
Down Capture AA	51.99 AA	-	48.43 AA	54.27 AA	-	50.69 AA

RISK/RETURN CHART 5 YEAR AA



MANAGER STYLE AA



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation. AA

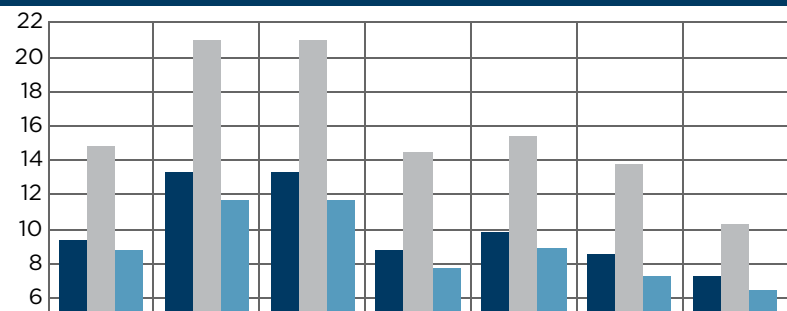
Vanguard Target Retirement 2025 FundAA

Investment Strategy SummaryAA

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.AA

FUND INFORMATIONAA	
FundAA	VTTVXAA
Inception DateAA	10/27/2003AA
Fund FamilyAA	Vanguard Chester FundsAA
Fund SubadviserAA	--
Portfolio Manager(s)AA	William Coleman, Walter NejmanAA
Manager tenure (average)AA	7.8 yearsAA
Morningstar CategoryAA	Target-Date 2025AA
Benchmark IndexAA	MSCI US Broad Market - Gross ReturnAA

TRAILING PERFORMANCEAA



	QTRAA	YTDAA	1 YRAA	3 YRAA	5 YRAA	10 YRAA	INCEPT.AA
● VTTVXAA	9.33AA	13.30AA	13.30AA	8.73AA	9.88AA	8.54AA	7.27AA
● BenchmarkAA	14.79AA	21.02AA	21.02AA	14.53AA	15.46AA	13.84AA	10.73AA
● Category AvgAA	8.73AA	11.72AA	11.72AA	7.72AA	8.87AA	7.30AA	6.45AA
Category PercentileAA	-	-	40AA	27AA	27AA	13AA	-
Category RankAA	-	-	86/214AA	50/187AA	41/151AA	11/87AA	-

MORNINGSTAR RATING & FUNDS PER CATEGORYAA

OverallAA	3 YRSAA	5 YRSAA	10 YRSAA
★★★★	★★★★	★★★★	★★★★
	187AA	151AA	87AA

CALENDAR YEAR PERFORMANCE (%)AA

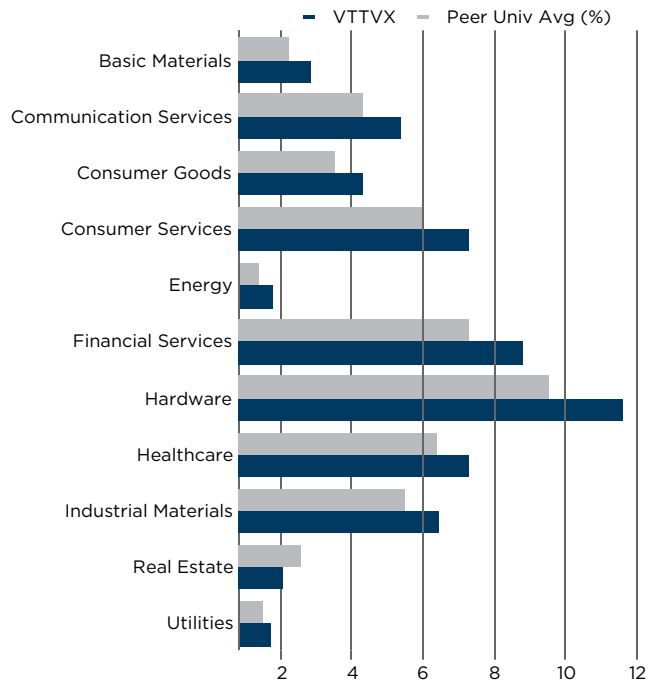
	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029
VTTVXAA	13.30AA	19.63AA	-5.15AA	15.94AA	7.48AA	-0.85AA	7.17AA	18.14AA	13.29AA	-0.37AA
Morningstar Category AvgAA	11.72AA	18.28AA	-5.40AA	14.59AA	6.75AA	-1.59AA	5.06AA	15.26AA	13.09AA	-1.84AA
Morningstar Category RankAA	86/214AA	51/232AA	95/226AA	44/208AA	45/195AA	49/206AA	7/185AA	43/181AA	66/154AA	23/145AA

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Vanguard Target Retirement 2025 Fund (continued)AA

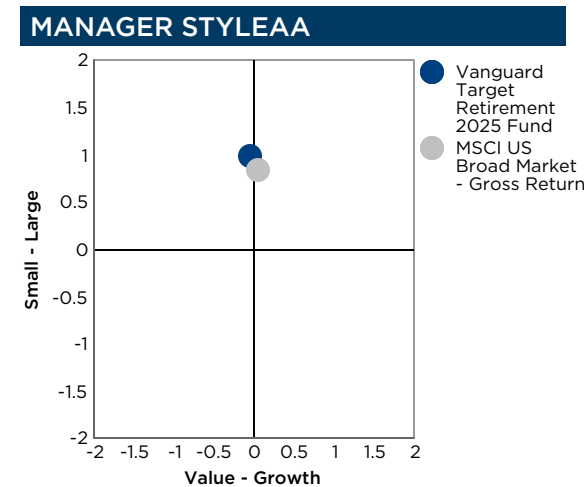
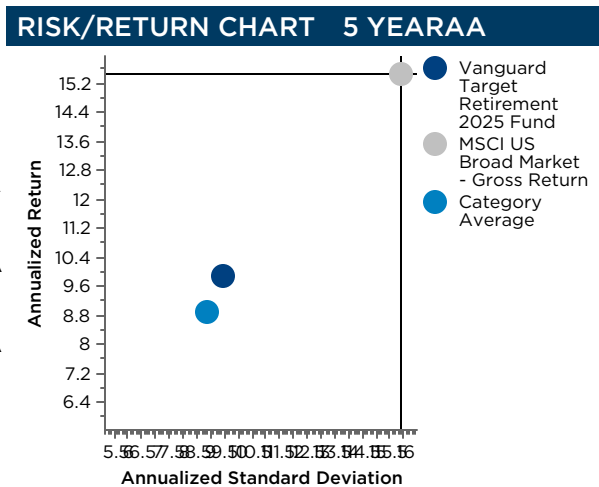
FUND COMPOSITIONAA



Metric	VTTVX	Peer Univ Avg (%)
P/E (12mo. trailing)AA	19.3AA	19.4AA
Market Cap (\$M)AA	60,956AA	62,970AA
Earnings Growth RateAA (12mo. trailing)AA	4%AA	16%AA

Vanguard Total Intl Stock Index InvAA	24.18AA
Vanguard Shrt-Term Infl-Prot Sec Idx InvAA	0.79AA
@NAAA	@NAAA
@NAAA	@NAAA
% of portfolio in Top 10AA	100.00AA

RISK STATISTICSAA	3 YRSAA			5 YRSAA		
	FUNDAA	BENCHAACAA	CATAAA	FUNDAA	BENCHAACAA	CATAAA
AlphaAA	0.01AA	-	-0.03AA	0.07AA	-	0.03AA
BetaAA	0.58AA	-	0.54AA	0.58AA	-	0.54AA
R-SquaredAA	96.56AA	-	96.05AA	94.69AA	-	94.18AA
Sharpe RatioAA	0.63AA	0.67AA	0.58AA	0.92AA	0.90AA	0.87AA
Information RatioAA	-0.68AA	-	-0.74AA	-0.79AA	-	-0.87AA
Standard DeviationAA	11.43AA	19.47AA	10.70AA	9.45AA	15.93AA	8.89AA
Up CaptureAA	44.67AA	-	39.85AA	43.58AA	-	38.68AA
Down CaptureAA	61.74AA	-	58.44AA	63.90AA	-	61.10AA



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.AA

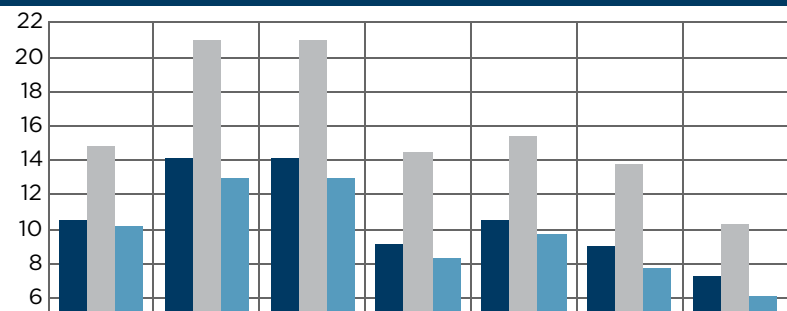
Vanguard Target Retirement 2030 Fund

Investment Strategy Summary

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

FUND INFORMATION	
Fund	VTHR
Inception Date	6/07/2006
Fund Family	Vanguard Chester Funds
Fund Subadviser	--
Portfolio Manager(s)	William Coleman, Walter Nejman
Manager tenure (average)	7.8 years
Morningstar Category	Target-Date 2030
Benchmark Index	MSCI US Broad Market - Gross Return

TRAILING PERFORMANCE



	QTR	YTD	1 YRA	3 YRA	5 YRA	10 YRA	INCEPT.
VTHR	10.52	14.10	14.10	9.16	10.51	9.04	7.29
Benchmark	14.79	21.02	21.02	14.53	15.46	13.84	10.73
Category Avg	10.17	12.93	12.93	8.30	9.67	7.78	7.62
Category Percentile	-	-	38	29	33	18	-
Category Rank	-	-	85/224	57/197	52/158	16/89	-

MORNINGSTAR RATING & FUNDS PER CATEGORY

Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	★★★★
197	158	89	

CALENDAR YEAR PERFORMANCE (%)

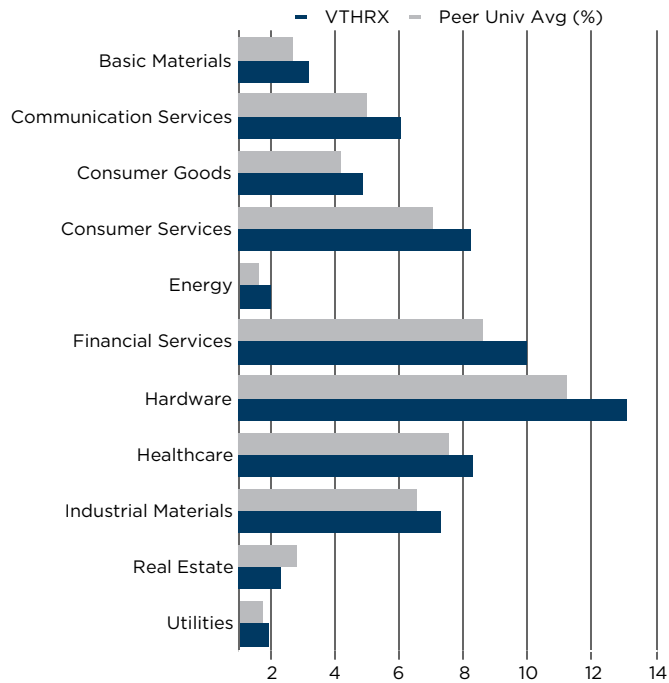
	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029
VTHR	14.10	21.07	-5.86	17.52	7.85	-1.03	7.17	20.49	14.24	-1.27
Morningstar Category Avg	12.93	20.08	-6.33	16.38	7.34	-1.81	5.06	16.62	13.36	-2.28
Morningstar Category Rank	85/224	77/241	88/239	80/234	71/221	73/237	11/228	56/222	79/208	45/205

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Vanguard Target Retirement 2030 Fund (continued) AA

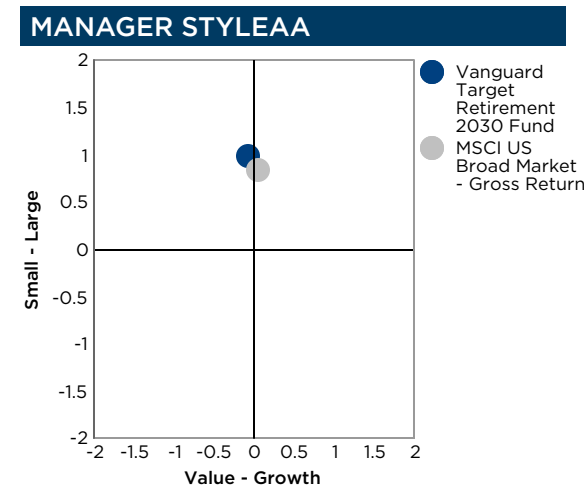
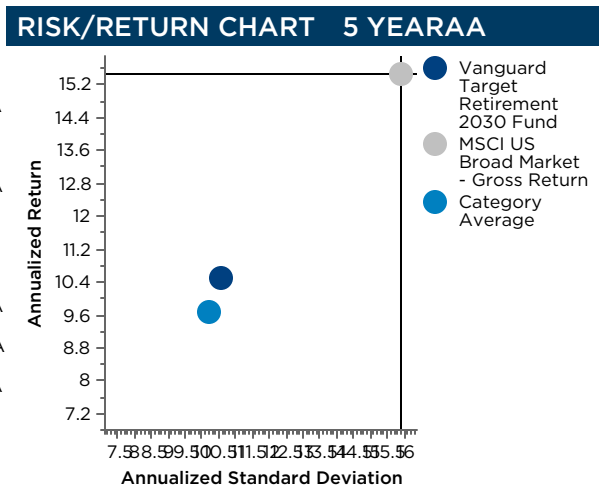
FUND COMPOSITION AA



Metric	VTHRX	Peer Univ Avg (%)
P/E (12mo. trailing) AA	19.3 AA	19.3 AA
Market Cap (\$M) AA	60,725 AA	59,751 AA
Earnings Growth Rate AA (12mo. trailing) AA	4% AA	16% AA

Metric	Value
Vanguard Total Bond Market II Idx Inv AA	22.87 AA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
% of portfolio in Top 10 AA	100.00 AA

RISK STATISTICS AA	3 YRS AA			5 YRS AA		
	FUND AA	BENCH AA	CAT AA	FUND AA	BENCH AA	CAT AA
Alpha AA	-0.04 AA	-	-0.08 AA	0.03 AA	-	-0.00 AA
Beta AA	0.65 AA	-	0.62 AA	0.65 AA	-	0.63 AA
R-Squared AA	97.13 AA	-	96.97 AA	95.52 AA	-	95.46 AA
Sharpe Ratio AA	0.59 AA	0.67 AA	0.55 AA	0.89 AA	0.90 AA	0.83 AA
Information Ratio AA	-0.75 AA	-	-0.82 AA	-0.82 AA	-	-0.91 AA
Standard Deviation AA	12.80 AA	19.47 AA	12.32 AA	10.56 AA	15.93 AA	10.20 AA
Up Capture AA	51.26 AA	-	47.49 AA	50.54 AA	-	46.60 AA
Down Capture AA	69.59 AA	-	67.78 AA	71.70 AA	-	70.34 AA



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation. AA

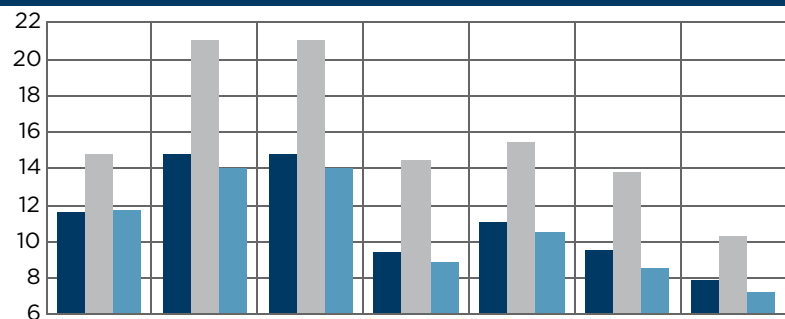
Vanguard Target Retirement 2035 FundAA

Investment Strategy SummaryAA

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.AA

FUND INFORMATIONAA	
FundAA	VTTHXAA
Inception DateAA	10/27/2003AA
Fund FamilyAA	Vanguard Chester FundsAA
Fund SubadviserAA	--
Portfolio Manager(s)AA	William Coleman, Walter NejmanAA
Manager tenure (average)AA	7.8 yearsAA
Morningstar CategoryAA	Target-Date 2035AA
Benchmark IndexAA	MSCI US Broad Market - Gross ReturnAA

TRAILING PERFORMANCEAA



	QTRAA	YTDAA	1 YRAA	3 YRAA	5 YRAA	10 YRAA	INCEPT.AA
● VTTHXAA	11.62AA	14.79AA	14.79AA	9.50AA	11.11AA	9.51AA	7.96AA
● BenchmarkAA	14.79AA	21.02AA	21.02AA	14.53AA	15.46AA	13.84AA	10.73AA
● Category AvgAA	11.71AA	14.04AA	14.04AA	8.95AA	10.51AA	8.53AA	7.21AA
Category PercentileAA	-	-	43AA	37AA	34AA	17AA	-
Category RankAA	-	-	89/207AA	68/184AA	50/148AA	14/84AA	-

MORNINGSTAR RATING & FUNDS PER CATEGORYAA

OverallAA	3 YRSAA	5 YRSAA	10 YRSAA
★★★★	★★★	★★★★	★★★★
	184AA	148AA	84AA

CALENDAR YEAR PERFORMANCE (%)AA

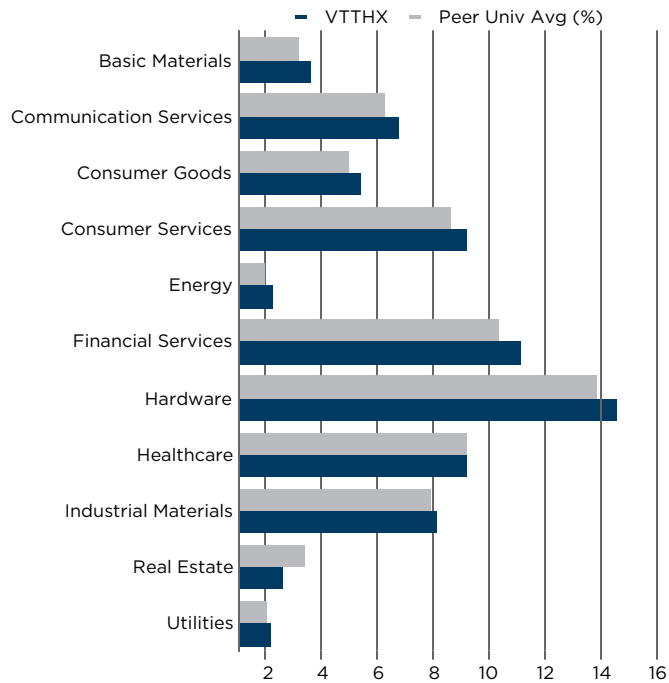
	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
VTTHXAA	14.79AA	22.44AA	-6.58AA	19.12AA	8.26AA	-1.26AA	7.24AA	22.82AA	15.16AA	-2.24AA
Morningstar Category AvgAA	14.04AA	22.03AA	-7.06AA	18.45AA	7.58AA	-1.74AA	5.20AA	19.97AA	14.69AA	-3.31AA
Morningstar Category RankAA	89/207AA	96/229AA	71/221AA	73/208AA	62/195AA	76/205AA	18/185AA	42/181AA	62/154AA	26/139AA

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Vanguard Target Retirement 2035 Fund (continued)

FUND COMPOSITION



FUND STATISTICS

Statistic	VTTHX	Peer Univ Avg
Total number of Holdings	4	22
Total Assets (\$M)	44,588	4,018
P/E (12mo. trailing)	19.3	19.4
Price/Book	2.4	2.6
Market Cap (\$M)	60,824	60,745
Turnover (%) (most recent avail)	18	33
Earnings Growth Rate (12mo. trailing)	4%	16%

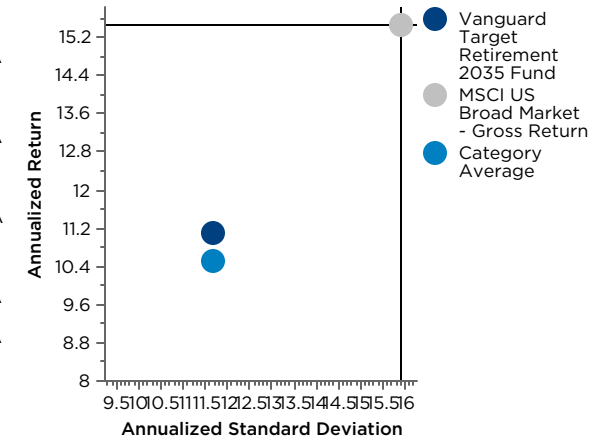
TOP HOLDINGS

Top Holding	Percentage
Vanguard Total Stock Mkt Idx Inv	44.74
Vanguard Total Intl Stock Index Inv	30.60
Vanguard Total Bond Market II Idx Inv	17.50
Vanguard Total Intl Bd Idx Investor	7.16
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
% of portfolio in Top 10	100.00

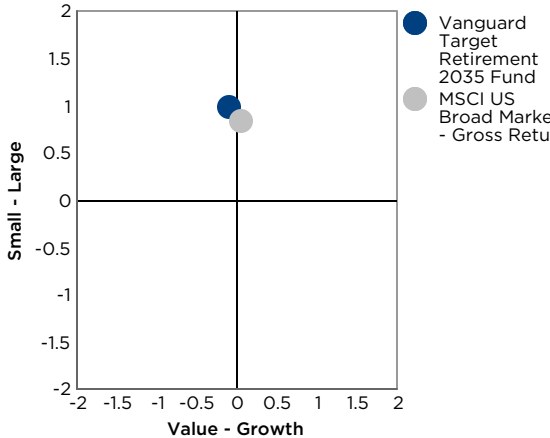
RISK STATISTICS

Statistic	3 YRS		5 YRS	
	FUND	BENCH	FUND	BENCH
Alpha	-0.09	-0.13	-0.00	-0.05
Beta	0.72	0.71	0.72	0.72
R-Squared	97.45	97.54	96.04	96.29
Sharpe Ratio	0.56	0.67	0.52	0.85
Information Ratio	-0.85	-0.93	-0.86	-0.98
Standard Deviation	14.16	19.47	14.09	11.68
Up Capture	58.09	56.42	58.04	56.01
Down Capture	77.11	77.15	79.15	79.66

RISK/RETURN CHART 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

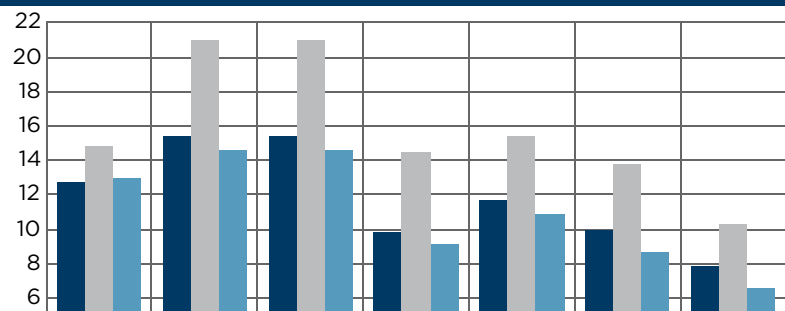
Vanguard Target Retirement 2040 FundAA

Investment Strategy SummaryAA

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.AA

FUND INFORMATIONAA	
FundAA	VFORXAA
Inception DateAA	6/07/2006AA
Fund FamilyAA	Vanguard Chester FundsAA
Fund SubadviserAA	--
Portfolio Manager(s)AA	William Coleman, Walter NejmanAA
Manager tenure (average)AA	7.8 yearsAA
Morningstar CategoryAA	Target-Date 2040AA
Benchmark IndexAA	MSCI US Broad Market - Gross ReturnAA

TRAILING PERFORMANCEAA



	QTRAA	YTDAA	1 YRAA	3 YRAA	5 YRAA	10 YRAA	INCEPT.AA
● VFORXAA	12.76AA	15.47AA	15.47AA	9.85AA	11.71AA	9.90AA	7.84AA
● BenchmarkAA	14.79AA	21.02AA	21.02AA	14.53AA	15.46AA	13.84AA	10.73AA
● Category AvgAA	12.93AA	14.58AA	14.58AA	9.18AA	10.88AA	8.63AA	8.16AA
Category PercentileAA	-	-	40AA	36AA	30AA	18AA	-
Category RankAA	-	-	87/218AA	71/197AA	47/158AA	16/89AA	-

MORNINGSTAR RATING & FUNDS PER CATEGORYAA

OverallAA	3 YRSAA	5 YRSAA	10 YRSAA
★★★★	★★★	★★★★	★★★★
	197AA	158AA	89AA

CALENDAR YEAR PERFORMANCE (%)AA

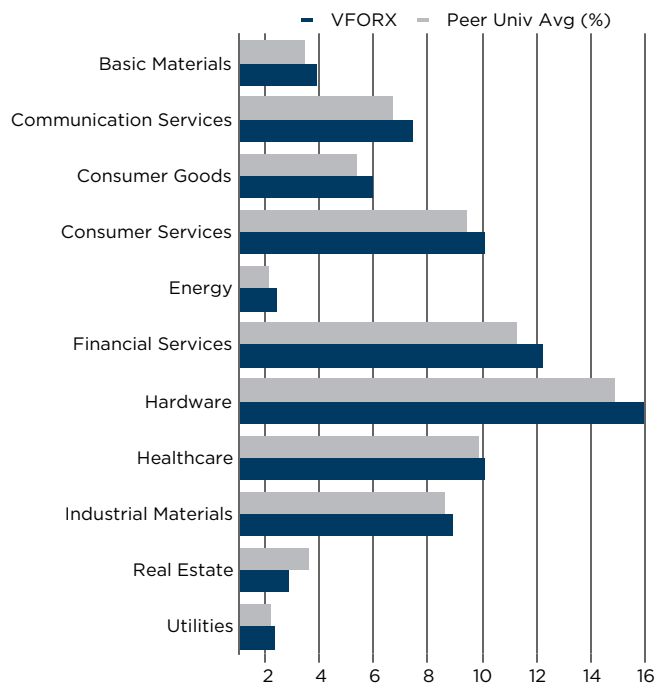
	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029
VFORXAA	15.47AA	23.86AA	-7.32AA	20.71AA	8.73AA	-1.59AA	7.15AA	24.37AA	15.56AA	-2.55AA
Morningstar Category AvgAA	14.58AA	23.16AA	-7.78AA	19.30AA	7.96AA	-1.98AA	5.29AA	19.92AA	14.35AA	-3.51AA
Morningstar Category RankAA	87/218AA	104/241AA	88/239AA	58/234AA	60/221AA	102/237AA	27/227AA	33/218AA	63/204AA	38/202AA

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Vanguard Target Retirement 2040 Fund (continued)

FUND COMPOSITION



FUND STATISTICS

Statistic	VFORX	Peer Univ Avg
Total number of Holdings	4	21
Total Assets (\$M)	35,841	3,697
P/E (12mo. trailing)	19.3	19.3
Price/Book	2.4	2.5
Market Cap (\$M)	60,800	58,459
Turnover (%) (most recent avail)	13	31
Earnings Growth Rate (12mo. trailing)	4%	16%

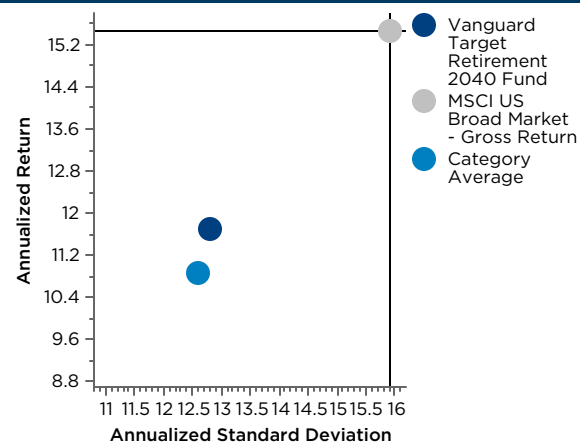
TOP HOLDINGS

Top Holding	VFORX (%)
Vanguard Total Stock Mkt Idx Inv	49.12
Vanguard Total Intl Stock Index Inv	33.65
Vanguard Total Bond Market II Idx Inv	12.26
Vanguard Total Intl Bd Idx Investor	4.97
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
% of portfolio in Top 10	100.00

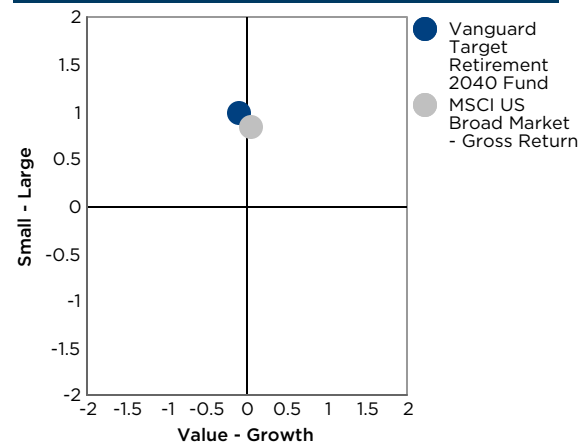
RISK STATISTICS

Statistic	3 YRS		5 YRS	
	FUND	BENCH	FUND	BENCH
Alpha	-0.13	-	-0.17	-0.04
Beta	0.79	-	0.78	0.79
R-Squared	97.67	-	97.63	96.35
Sharpe Ratio	0.53	0.67	0.50	0.82
Information Ratio	-0.98	-	-1.08	-0.90
Standard Deviation	15.52	19.47	15.29	12.80
Up Capture	65.31	-	62.47	66.17
Down Capture	84.21	-	83.50	86.09

RISK/RETURN CHART 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

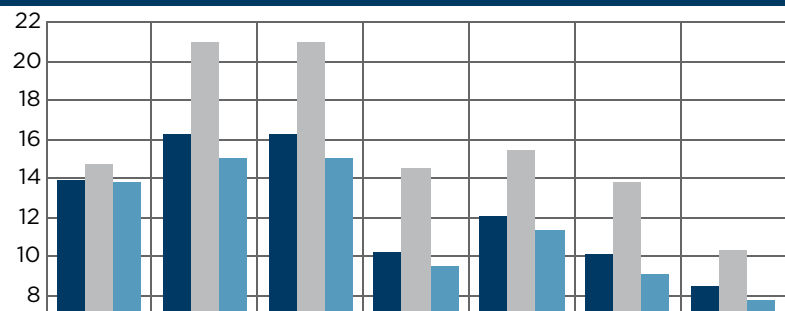
Vanguard Target Retirement 2045 FundAA

Investment Strategy SummaryAA

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.AA

FUND INFORMATIONAA	
FundAA	VTIVXAA
Inception DateAA	10/27/2003AA
Fund FamilyAA	Vanguard Chester FundsAA
Fund SubadviserAA	--
Portfolio Manager(s)AA	William Coleman, Walter NejmanAA
Manager tenure (average)AA	7.8 yearsAA
Morningstar CategoryAA	Target-Date 2045AA
Benchmark IndexAA	MSCI US Broad Market - Gross ReturnAA

TRAILING PERFORMANCEAA



	QTRAA	YTDAA	1 YRAA	3 YRAA	5 YRAA	10 YRAA	INCEPT.AA
● VTIVXAA	13.90AA	16.30AA	16.30AA	10.20AA	12.09AA	10.09AA	8.47AA
● BenchmarkAA	14.79AA	21.02AA	21.02AA	14.53AA	15.46AA	13.84AA	10.73AA
● Category AvgAA	13.79AA	15.11AA	15.11AA	9.55AA	11.32AA	9.10AA	7.75AA
Category PercentileAA	-	-	36AA	32AA	28AA	17AA	-
Category RankAA	-	-	75/207AA	59/184AA	41/148AA	14/83AA	-

MORNINGSTAR RATING & FUNDS PER CATEGORYAA

OverallAA	3 YRSAA	5 YRSAA	10 YRSAA
★★★★	★★★	★★★★	★★★★
	184AA	148AA	83AA

CALENDAR YEAR PERFORMANCE (%)AA

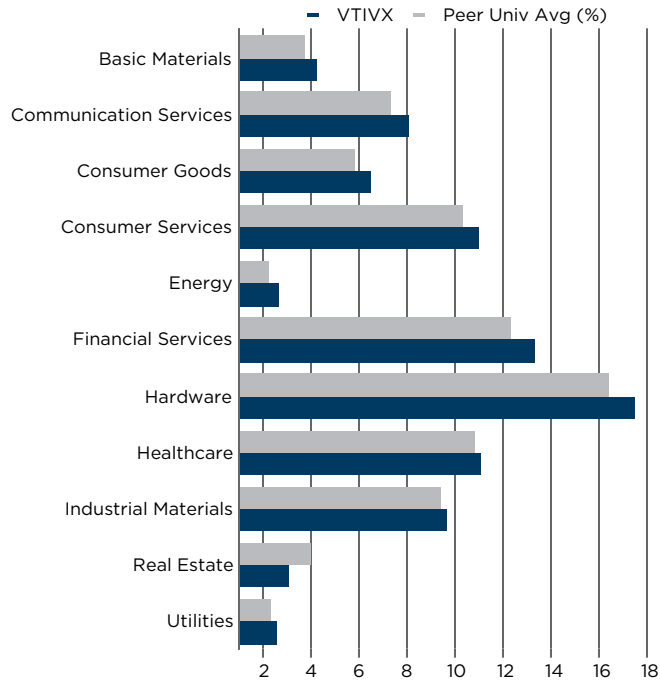
	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029
VTIVXAA	16.30AA	24.94AA	-7.90AA	21.42AA	8.87AA	-1.57AA	7.16AA	24.37AA	15.58AA	-2.51AA
Morningstar Category AvgAA	15.11AA	24.32AA	-8.13AA	20.42AA	7.96AA	-1.81AA	5.34AA	22.01AA	15.52AA	-4.10AA
Morningstar Category RankAA	75/207AA	98/229AA	95/221AA	54/208AA	55/195AA	87/206AA	22/185AA	47/180AA	62/145AA	19/139AA

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Vanguard Target Retirement 2045 Fund (continued) AA

FUND COMPOSITION AA



FUND STATISTICS AA

Statistic	VTIVX AA	Peer Univ Avg AA
Total number of Holdings AA	4 AA	21 AA
Total Assets (\$M) AA	33,864 AA	2,818 AA
P/E (12mo. trailing) AA	19.3 AA	19.4 AA
Price/Book AA	2.4 AA	2.5 AA
Market Cap (\$M) AA	60,836 AA	59,590 AA
Turnover (%) AA (most recent avail) AA	9 AA	30 AA
Earnings Growth Rate AA (12mo. trailing) AA	4% AA	16% AA

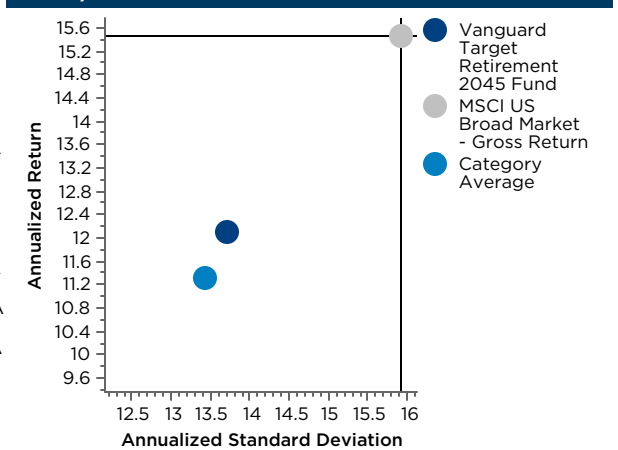
TOP HOLDINGS AA

Top Holding	VTIVX AA
Vanguard Total Stock Mkt Idx Inv AA	53.60 AA
Vanguard Total Intl Stock Index Inv AA	36.64 AA
Vanguard Total Bond Market II Idx Inv AA	6.95 AA
Vanguard Total Intl Bd Idx Investor AA	2.82 AA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
% of portfolio in Top 10 AA	100.00 AA

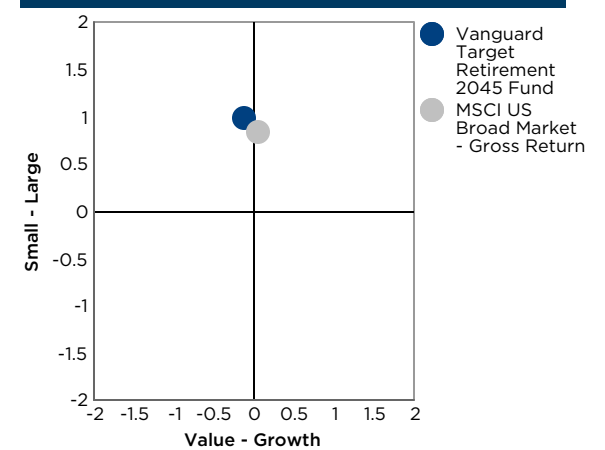
RISK STATISTICS AA

Statistic	3 YRS AA			5 YRS AA		
	FUND	BENCH	AA	FUND	BENCH	AA
Alpha AA	-0.17 AA	-	-0.20 AA	-0.08 AA	-	-0.11 AA
Beta AA	0.85 AA	-	0.83 AA	0.85 AA	-	0.83 AA
R-Squared AA	97.74 AA	-	97.78 AA	96.60 AA	-	96.78 AA
Sharpe Ratio AA	0.52 AA	0.67 AA	0.49 AA	0.80 AA	0.90 AA	0.76 AA
Information Ratio AA	-1.12 AA	-	-1.21 AA	-0.96 AA	-	-1.14 AA
Standard Deviation AA	16.74 AA	19.47 AA	16.32 AA	13.72 AA	15.93 AA	13.43 AA
Up Capture AA	72.04 AA	-	68.21 AA	72.46 AA	-	68.09 AA
Down Capture AA	90.00 AA	-	88.39 AA	91.11 AA	-	90.22 AA

RISK/RETURN CHART 5 YEAR AA



MANAGER STYLE AA



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation. AA

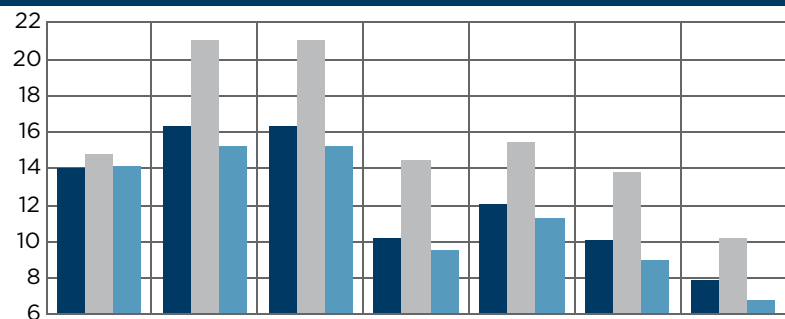
Vanguard Target Retirement 2050 FundAA

Investment Strategy SummaryAA

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.AA

FUND INFORMATIONAA	
FundAA	VFIFXAA
Inception DateAA	6/07/2006AA
Fund FamilyAA	Vanguard Chester FundsAA
Fund SubadviserAA	--
Portfolio Manager(s)AA	William Coleman, Walter NejmanAA
Manager tenure (average)AA	7.8 yearsAA
Morningstar CategoryAA	Target-Date 2050AA
Benchmark IndexAA	MSCI US Broad Market - Gross ReturnAA

TRAILING PERFORMANCEAA



	QTRAA	YTDAA	1 YRAA	3 YRAA	5 YRAA	10 YRAA	INCEPT.AA
VFIFXAA	14.01AA	16.39AA	16.39AA	10.24AA	12.10AA	10.09AA	7.97AA
BenchmarkAA	14.79AA	21.02AA	21.02AA	14.53AA	15.46AA	13.84AA	10.73AA
Category AvgAA	14.19AA	15.28AA	15.28AA	9.54AA	11.36AA	8.98AA	6.80AA
Category PercentileAA	-	-	37AA	35AA	30AA	24AA	-
Category RankAA	-	-	80/217AA	69/196AA	47/157AA	19/78AA	-

MORNINGSTAR RATING & FUNDS PER CATEGORYAA

OverallAA	3 YRSAA	5 YRSAA	10 YRSAA
★★★★	★★★	★★★★	★★★★
	196AA	157AA	78AA

CALENDAR YEAR PERFORMANCE (%)AA

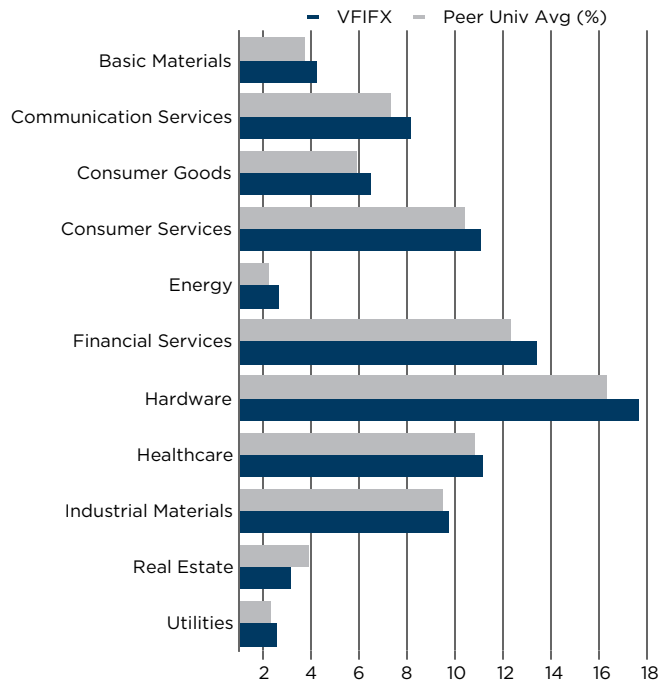
	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029
VFIFXAA	16.39AA	24.98AA	-7.89AA	21.39AA	8.85AA	-1.58AA	7.18AA	24.34AA	15.58AA	-2.54AA
Morningstar Category AvgAA	15.28AA	24.51AA	-8.44AA	20.40AA	8.24AA	-1.97AA	5.42AA	20.98AA	14.76AA	-3.85AA
Morningstar Category RankAA	80/217AA	113/241AA	88/239AA	87/230AA	62/213AA	102/226AA	34/212AA	61/202AA	78/177AA	26/235AA

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Vanguard Target Retirement 2050 Fund (continued)

FUND COMPOSITION



FUND STATISTICS

Statistic	VFIFX	Peer Univ Avg
Total number of Holdings	4	20
Total Assets (\$M)	25,823	2,331
P/E (12mo. trailing)	19.3	19.3
Price/Book	2.4	2.5
Market Cap (\$M)	60,980	58,249
Turnover (%) (most recent avail)	9	29
Earnings Growth Rate (12mo. trailing)	4%	16%

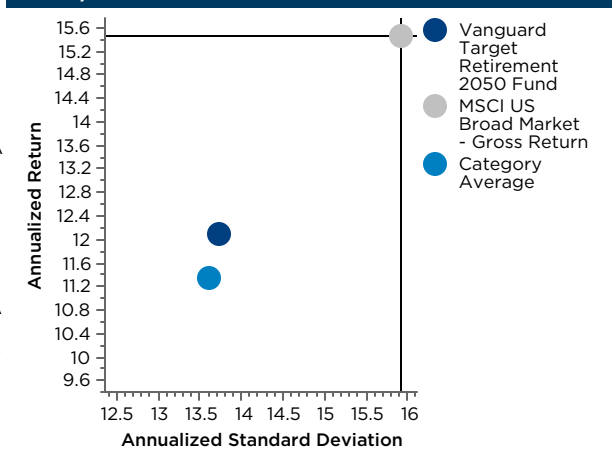
TOP HOLDINGS

Top Holding	VFIFX %
Vanguard Total Stock Mkt Idx Inv	54.12
Vanguard Total Intl Stock Index Inv	36.70
Vanguard Total Bond Market II Idx Inv	6.50
Vanguard Total Intl Bd Idx Investor	2.67
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
% of portfolio in Top 10	100.00

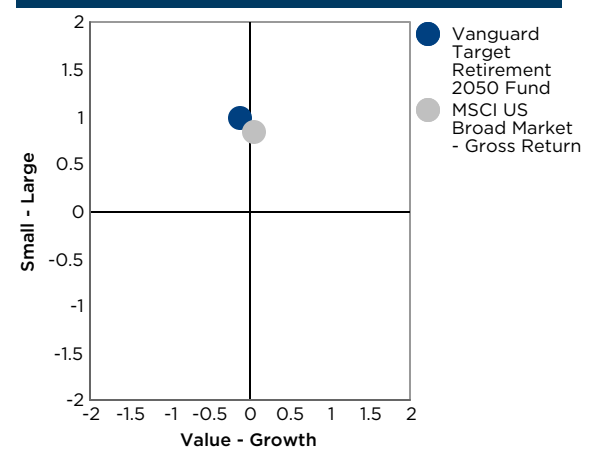
RISK STATISTICS

Statistic	3 YRS		5 YRS	
	FUND	BENCH	FUND	BENCH
Alpha	-0.17	-	-0.22	-0.07
Beta	0.85	-	0.84	0.85
R-Squared	97.73	-	97.68	96.58
Sharpe Ratio	0.52	0.67	0.48	0.80
Information Ratio	-1.12	-	-1.26	-0.95
Standard Deviation	16.75	19.47	16.61	13.73
Up Capture	72.22	-	69.50	72.60
Down Capture	90.04	-	89.76	91.18

RISK/RETURN CHART 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

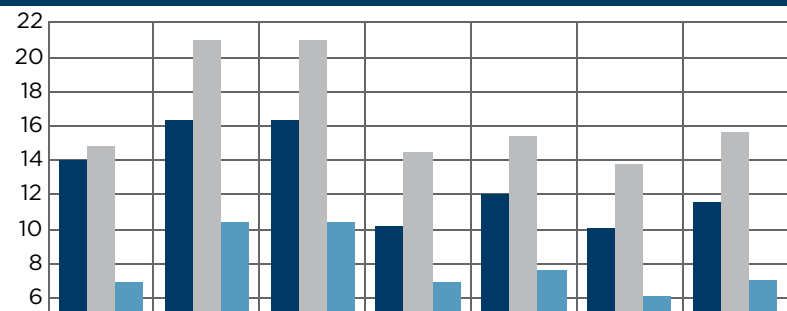
Vanguard Target Retirement 2055 Fund

Investment Strategy Summary

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

FUND INFORMATION	
Fund	VFFVX
Inception Date	8/18/2010
Fund Family	Vanguard Chester Funds
Fund Subadviser	--
Portfolio Manager(s)	William Coleman, Walter Nejman
Manager tenure (average)	7.8 years
Morningstar Category	Target-Date 2055
Benchmark Index	MSCI US Broad Market - Gross Return

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
VFFVX	13.97%	16.32%	16.32%	10.22%	12.09%	10.10%	11.63%
Benchmark	14.79%	21.02%	21.02%	14.53%	15.46%	13.84%	10.73%
Category Avg	6.91%	10.45%	10.45%	6.97%	7.65%	6.10%	7.10%
Category Percentile	-	-	41	36	36	24	-
Category Rank	-	-	85/207	66/184	52/145	11/44	-

MORNINGSTAR RATING & FUNDS PER CATEGORY

Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★	★★★★	★★★★
	184	145	44

CALENDAR YEAR PERFORMANCE (%)

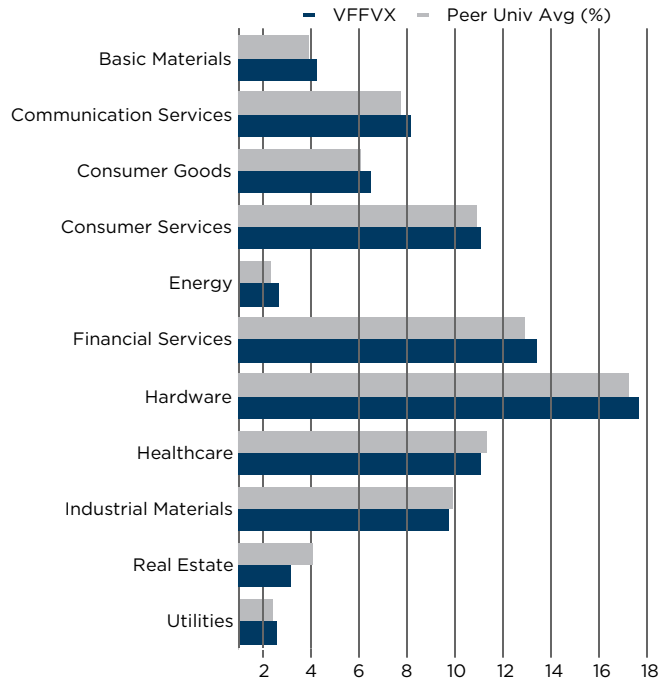
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
VFFVX	16.32%	24.98%	-7.89%	21.38%	8.88%	-1.72%	7.19%	24.33%	15.58%	-2.27%
Morningstar Category Avg	10.45%	15.37%	-3.95%	11.29%	6.12%	-1.39%	4.46%	9.62%	10.83%	-0.11%
Morningstar Category Rank	85/207	117/229	82/221	99/206	52/193	126/238	25/156	47/130	49/102	21/235

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Vanguard Target Retirement 2055 Fund (continued)

FUND COMPOSITION



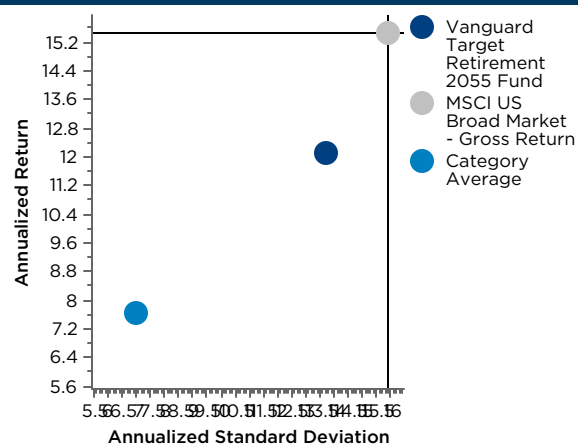
P/E (12mo. trailing)	19.3	19.4
Market Cap (\$M)	61,005	59,929
Earnings Growth Rate (12mo. trailing)	4%	16%

Vanguard Total Bond Market II Idx Inv	6.59
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
% of portfolio in Top 10	100.00

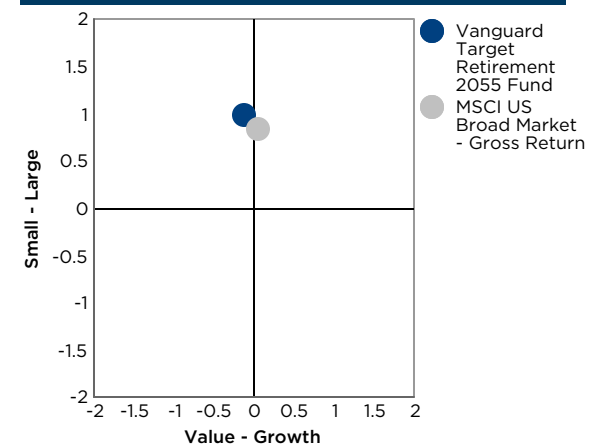
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.17	-	0.05	-0.07	-	0.09
Beta	0.85	-	0.42	0.85	-	0.42
R-Squared	97.72	-	93.75	96.56	-	91.08
Sharpe Ratio	0.52	0.67	0.64	0.80	0.90	0.93
Information Ratio	-1.12	-	-0.66	-0.95	-	-0.82
Standard Deviation	16.75	19.47	8.49	13.72	15.93	7.01
Up Capture	72.09	-	30.28	72.47	-	28.32
Down Capture	89.97	-	44.49	91.09	-	46.23

RISK/RETURN CHART 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Vanguard Target Retirement 2060 FundAA

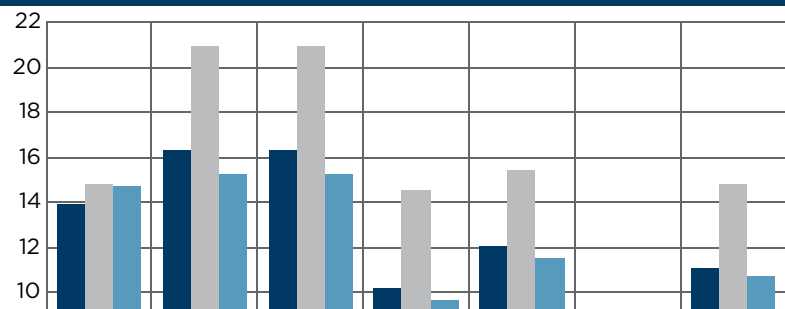
Investment Strategy SummaryAA

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.AA

FUND INFORMATIONAA	
FundAA	VTTSXAA
Inception DateAA	1/19/2012AA
Fund FamilyAA	Vanguard Chester FundsAA
Fund SubadviserAA	--
Portfolio Manager(s)AA	William Coleman, Walter NejmanAA
Manager tenure (average)AA	7.8 yearsAA
Morningstar CategoryAA	Target-Date 2060+AA
Benchmark IndexAA	MSCI US Broad Market - Gross ReturnAA

MORNINGSTAR RATING & FUNDS PER CATEGORYAA			
OverallAA	3 YRSAA	5 YRSAA	10 YRSAA
★★★	★★★	★★★	
	181AA	93AA	-1E+22AA

TRAILING PERFORMANCEAA



	QTRAA	YTDAA	1 YRAA	3 YRAA	5 YRAA	10 YRAA	INCEPT.
● VTTSXAA	13.96AA	16.32AA	16.32AA	10.22AA	12.08AA	-	11.07AA
● BenchmarkAA	14.79AA	21.02AA	21.02AA	14.53AA	15.46AA	13.84AA	10.73AA
● Category AvgAA	14.73AA	15.31AA	15.31AA	9.71AA	11.55AA	-	10.76AA
Category PercentileAA	-	-	42AA	40AA	46AA	-	-
Category RankAA	-	-	108/257AA	72/181AA	43/93AA	-	-

CALENDAR YEAR PERFORMANCE (%)AA

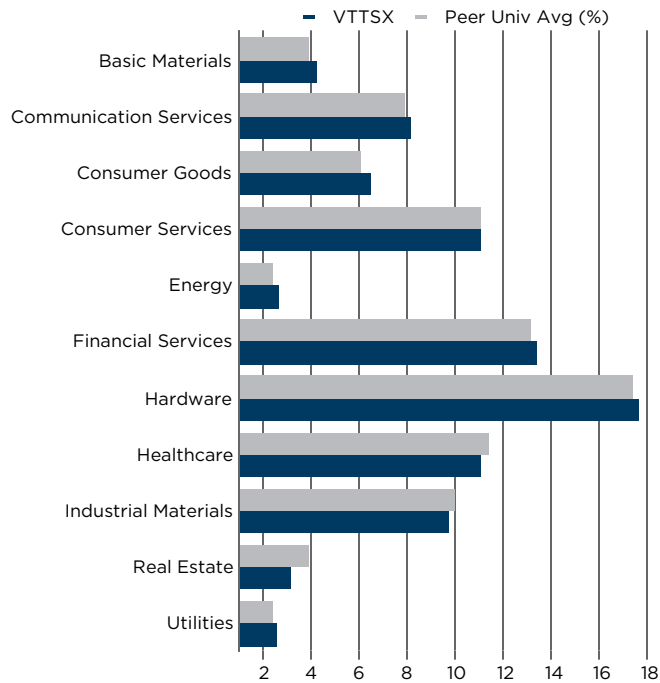
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
VTTSXAA	16.32AA	24.96AA	-7.87AA	21.36AA	8.84AA	-1.68AA	7.16AA	24.35AA	-	-	-
Morningstar Category AvgAA	15.31AA	25.17AA	-8.51AA	21.21AA	7.90AA	-1.06AA	5.57AA	25.27AA	-	-	-
Morningstar Category RankAA	108/257AA	143/216AA	68/201AA	85/160AA	22/106AA	119/238AA	25/156AA	44/130AA	-	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Vanguard Target Retirement 2060 Fund (continued)

FUND COMPOSITION



FUND STATISTICS

Statistic	VTTSX	Peer Univ Avg
Total number of Holdings	4	19
Total Assets (\$M)	6,980	322
P/E (12mo. trailing)	19.3	19.4
Price/Book	2.4	2.5
Market Cap (\$M)	61,105	59,167
Turnover (%) (most recent avail)	6	42
Earnings Growth Rate (12mo. trailing)	4%	16%

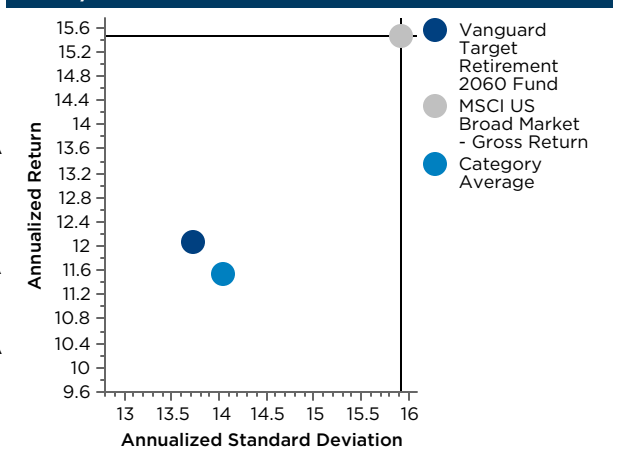
TOP HOLDINGS

Top Holding	VTTSX %
Vanguard Total Stock Mkt Idx Inv	54.15
Vanguard Total Intl Stock Index Inv	36.47
Vanguard Total Bond Market II Idx Inv	6.81
Vanguard Total Intl Bd Idx Investor	2.57
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
% of portfolio in Top 10	100.00

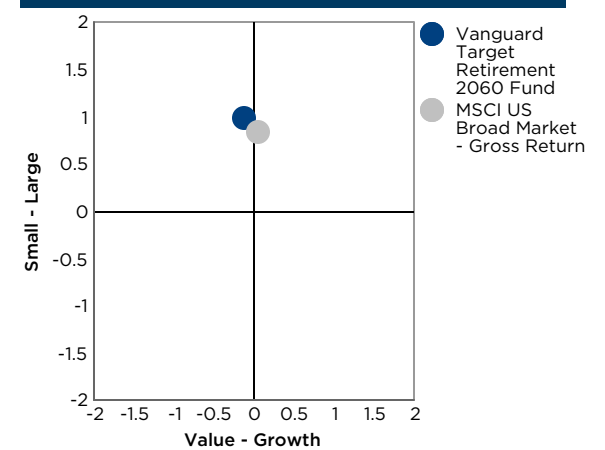
RISK STATISTICS

Statistic	3 YRS		5 YRS	
	FUND	BENCH	FUND	BENCH
Alpha	-0.17	-0.23	-0.08	-0.14
Beta	0.85	0.87	0.85	0.87
R-Squared	97.70	97.68	96.56	96.83
Sharpe Ratio	0.52	0.67	0.48	0.80
Information Ratio	-1.11	-1.32	-0.96	-1.19
Standard Deviation	16.74	19.47	17.12	13.72
Up Capture	72.10	72.43	72.49	72.31
Down Capture	89.98	92.09	91.16	93.54

RISK/RETURN CHART 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

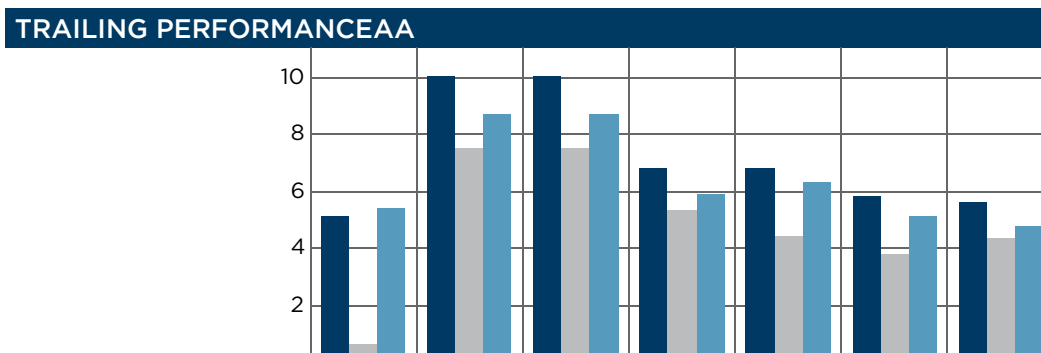
Vanguard Target Retirement Income FundAA

Investment Strategy Summary

The investment seeks to provide current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.AA

FUND INFORMATIONAA	
FundAA	VTINXAA
Inception DateAA	10/27/2003AA
Fund FamilyAA	Vanguard Chester FundsAA
Fund SubadviserAA	--
Portfolio Manager(s)AA	William Coleman, Walter NejmanAA
Manager tenure (average)AA	7.8 yearsAA
Morningstar CategoryAA	Target-Date RetirementAA
Benchmark IndexAA	Bloomberg Barclays US AggregateAA

MORNINGSTAR RATING & FUNDS PER CATEGORYAA			
OverallAA	3 YRSAA	5 YRSAA	10 YRSAA
★★★★	★★★★	★★★★	★★★★
	148AA	126AA	84AA



	QTRAA	YTDAA	1 YRAA	3 YRAA	5 YRAA	10 YRAA	INCEPT.AA
● VTINXAA	5.15AA	10.02AA	10.02AA	6.86AA	6.86AA	5.88AA	5.61AA
● BenchmarkAA	0.67AA	7.51AA	7.51AA	5.34AA	4.44AA	3.84AA	7.31AA
● Category AvgAA	5.44AA	8.75AA	8.75AA	5.93AA	6.33AA	5.13AA	5.19AA
Category PercentileAA	-	-	36AA	25AA	35AA	20AA	-
Category RankAA	-	-	60/168AA	37/148AA	44/126AA	17/84AA	-

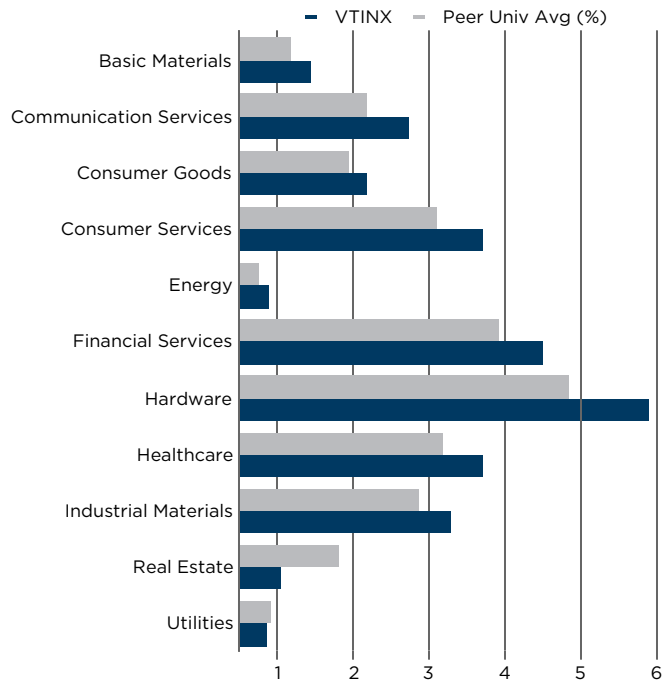
CALENDAR YEAR PERFORMANCE (%)AA										
VTINXAA	10.02AA	13.16AA	-1.99AA	8.47AA	5.25AA	-0.17AA	5.54AA	5.87AA	8.23AA	5.25AA
Morningstar Category AvgAA	8.75AA	12.87AA	-3.17AA	8.71AA	5.17AA	-1.75AA	4.26AA	7.19AA	9.00AA	1.45AA
Morningstar Category RankAA	60/168AA	90/183AA	39/187AA	108/175AA	70/171AA	12/172AA	52/272AA	164/293AA	188/281AA	23/260AA

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Vanguard Target Retirement Income Fund (continued)

FUND COMPOSITION



FUND STATISTICS

Statistic	VTINX	Peer Univ Avg
Total number of Holdings	5	32
Total Assets (\$M)	18,309	878
P/E (12mo. trailing)	19.2	18.9
Price/Book	2.4	2.4
Market Cap (\$M)	60,389	56,156
Turnover (%) (most recent avail)	17	52
Earnings Growth Rate (12mo. trailing)	4%	15%

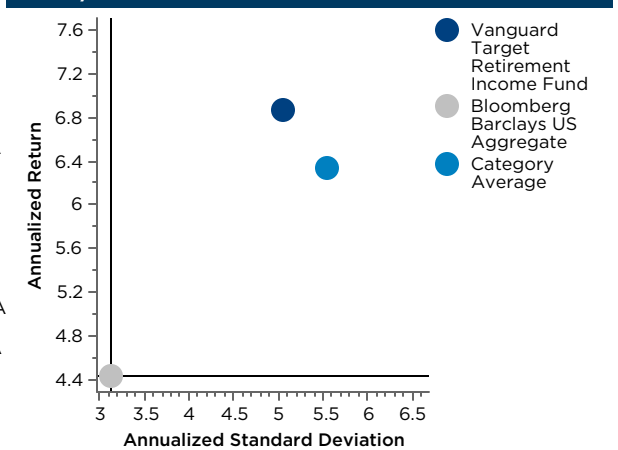
TOP HOLDINGS

Top Holding	Percentage
Vanguard Total Bond Market II Idx Inv	37.01
Vanguard Total Stock Mkt Idx Inv	17.97
Vanguard Shrt-Term Infi-Prot Sec Idx Inv	16.74
Vanguard Total Intl Bd Idx Investor	15.68
Vanguard Total Intl Stock Index Inv	12.59
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
@NAAA	@NAAA
% of portfolio in Top 10	100.00

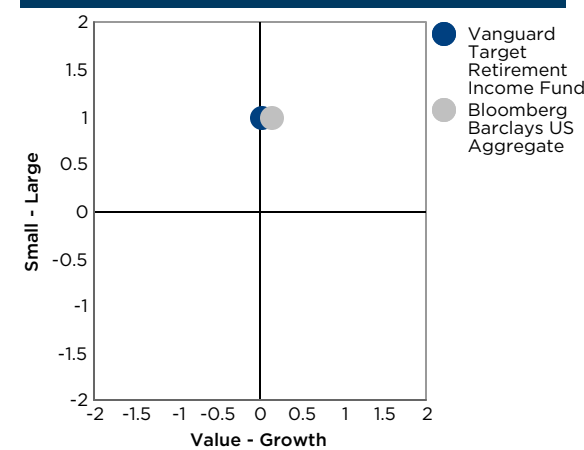
RISK STATISTICS

Statistic	3 YRS		5 YRS	
	FUND	BENCH	FUND	BENCH
Alpha	0.29	-0.21	0.35	-0.31
Beta	0.63	-0.66	0.59	-0.58
R-Squared	11.78	-10.87	13.27	-10.79
Sharpe Ratio	0.86	1.13	0.65	1.13
Information Ratio	0.26	-0.09	0.50	-0.35
Standard Deviation	6.13	3.36	6.72	5.06
Up Capture	116.81	-114.24	124.34	-122.03
Down Capture	87.01	-116.10	57.68	-74.28

RISK/RETURN CHART 5 YEAR



MANAGER STYLE



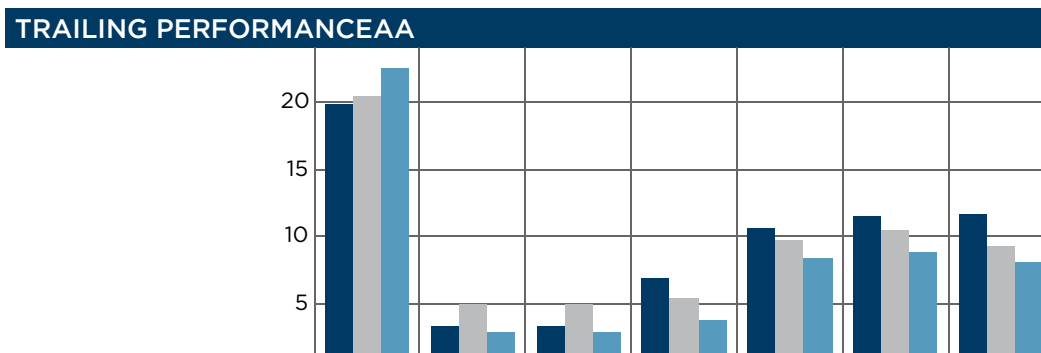
Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Wells Fargo Special Mid Cap Value Fund - R6AA

Investment Strategy SummaryAA

The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in equity securities of medium-capitalization companies. It invests principally in equity securities of medium-capitalization companies, which the manager defines as securities of companies with market capitalizations within the range of the Russell Midcap® Index at the time of purchase.AA

FUND INFORMATIONAA	
FundAA	WFPRXAA
Inception DateAA	6/28/2013AA
Fund FamilyAA	Wells Fargo Funds TrustAA
Fund SubadviserAA	Wells Capital Management Inc.AA
Portfolio Manager(s)AA	Bryant VanCronkhite, James Tringas,AA Shane ZweckAA
Manager tenure (average)AA	8.5 yearsAA
Morningstar CategoryAA	Mid-Cap ValueAA
Benchmark IndexAA	Russell Midcap Value - Total ReturnAA



	QTRAA	YTDAA	1 YRAA	3 YRAA	5 YRAA	10 YRAA	INCEPT.
● WFPRXAA	19.92AA	3.36AA	3.36AA	6.85AA	10.56AA	11.49AA	11.73AA
● BenchmarkAA	20.43AA	4.96AA	4.96AA	5.37AA	9.73AA	10.49AA	11.50AA
● Category AvgAA	22.53AA	2.85AA	2.85AA	3.81AA	8.37AA	8.87AA	10.24AA
Category PercentileAA	-	-	49AA	15AA	12AA	2AA	-
Category RankAA	-	-	203/415AA	59/396AA	42/349AA	5/247AA	-

MORNINGSTAR RATING & FUNDS PER CATEGORYAA

OverallAA	3 YRSAA	5 YRSAA	10 YRSAA
★★★★	★★★★	★★★★	
	396AA	349AA	247AA

CALENDAR YEAR PERFORMANCE (%)AA

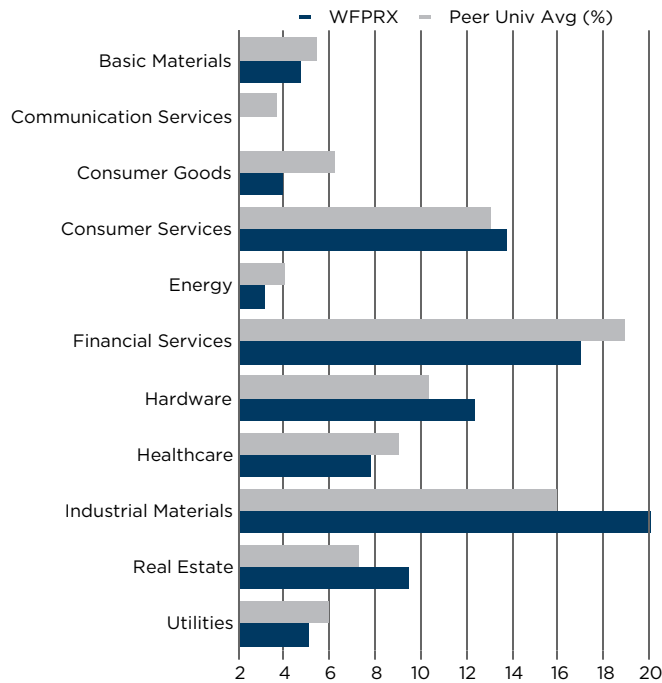
	2020AA	2019AA	2018AA	2017AA	2016AA	2015AA	2014AA	2013AA	2012AA	2011AA
WFPRXAA	3.36AA	35.68AA	-13.02AA	11.27AA	21.68AA	-2.65AA	12.12AA	39.13AA	18.91AA	-0.56AA
BenchmarkAA	4.96AA	27.06AA	-12.29AA	13.34AA	20.00AA	-4.78AA	14.75AA	33.46AA	18.51AA	-1.38AA
Morningstar Category AvgAA	2.85AA	24.83AA	-12.86AA	13.56AA	17.64AA	-5.16AA	9.27AA	34.93AA	16.46AA	-3.86AA
Morningstar Category PercentileAA	49AA	2AA	50AA	56AA	20AA	24AA	24AA	16AA	20AA	23AA
Morningstar Category RankAA	203/415AA	8/422AA	208/417AA	227/405AA	80/399AA	113/471AA	110/460AA	66/415AA	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.AA

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.AA

Wells Fargo Special Mid Cap Value Fund - R6A (continued)AA

FUND COMPOSITIONAA



FUND STATISTICSAA

WFPRX	Peer Univ Avg
Total number of HoldingsAA	75AA / 138AA
Total Assets (\$M)AA	2,479AA / 2,608AA
P/E (12mo. trailing)AA	17.6AA / 15.3AA
Price/BookAA	2.1AA / 1.9AA
Market Cap (\$M)AA	15,216AA / 11,829AA
Turnover (%)AA (most recent avail)AA	51AA / 55AA
Earnings Growth RateAA (12mo. trailing)AA	14%AA / 13%AA

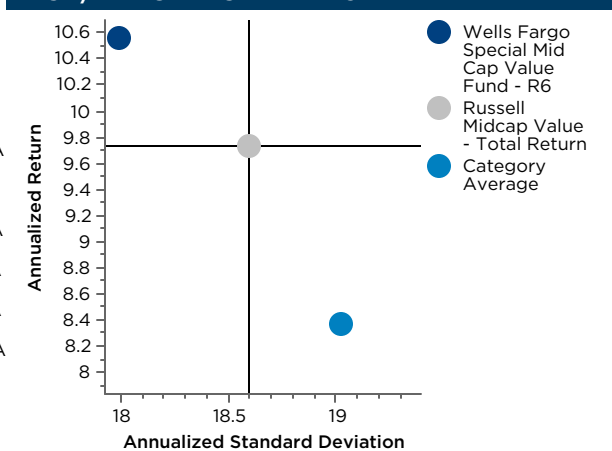
TOP HOLDINGSAA

WFPRX	
CBRE Group Inc Class AAA	3.33AA
Carlisle Companies IncAA	3.05AA
Alcon IncAA	2.84AA
Republic Services Inc Class AAA	2.73AA
Amdocs LtdAA	2.70AA
Reynolds Consumer Products Inc Ordinary SharesAA	2.65AA
Aptiv PLCAA	2.61AA
Brown & Brown IncAA	2.59AA
Euronet Worldwide IncAA	2.54AA
Arch Capital Group LtdAA	2.53AA
% of portfolio in Top 10AA	27.55AA

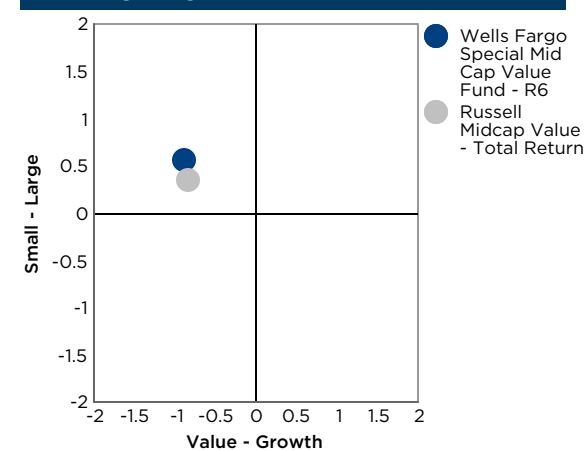
RISK STATISTICSAA

	3 YRSAA		5 YRSAA	
	FUND	BENCH	FUND	BENCH
AlphaAA	0.13AA	-0.13AA	0.10AA	-0.11AA
BetaAA	0.97AA	1.02AA	0.95AA	1.02AA
R-SquaredAA	98.26AA	99.28AA	97.37AA	98.90AA
Sharpe RatioAA	0.24AA	0.17AA	0.10AA	0.52AA
Information RatioAA	0.49AA	-0.78AA	0.27AA	-0.68AA
Standard DeviationAA	22.19AA	22.62AA	23.09AA	17.99AA
Up CaptureAA	99.36AA	100.51AA	92.61AA	97.36AA
Down CaptureAA	95.82AA	104.16AA	92.87AA	103.07AA

RISK/RETURN CHART 5 YEARAA



MANAGER STYLEAA



Source: FactSet and Morningstar. All data is as of 12/31/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.AA

Glossary

Alpha: A measure of performance on a risk-adjusted basis. Alpha takes the volatility (price risk) of a mutual fund and compares its risk-adjusted performance to a benchmark index. The excess return of the fund relative to the return of the benchmark index is a fund's alpha.

Beta: A measure of a fund's sensitivity to market movements. A portfolio with a beta greater than one is more volatile than the market, and a portfolio with a beta less than one is less volatile than the market.

Information Ratio: A ratio of portfolio returns above the returns of a benchmark index to the volatility of those returns. The information ratio (IR) measures a portfolio manager's ability to generate excess returns relative to a benchmark, but also attempts to identify the consistency of the investor. This ratio will identify if a manager has beaten the benchmark by a lot in a few months or a little every month. The higher the IR the more consistent a manager is and consistency is an ideal trait.

Market Cap (\$M): Indicates the overall "size" of a stock fund's portfolio by averaging the geometric mean of the market capitalization for all of the stocks it owns. It is calculated by raising the market capitalization of each stock to a power equal to that stock's stake in the portfolio. The resulting numbers are multiplied together to produce the geometric mean of the market caps of the stocks in the portfolio, which is reported as average market capitalization expressed in millions of U.S. Dollars.

Price/Book Ratio: The price of a share of stock divided by book value per share.

Price/Earnings Ratio: The price of a share of stock divided by earnings per share.

R-Squared: A measure that indicates the percentage of a fund's movements that can be explained by movements in its benchmark index. An R-squared of 100 indicates that all movements of a fund can be explained by movements in the index, and a low R-squared indicates that very few of the fund's movements can be explained by movements in its benchmark index.

Sharpe Ratio: A ratio developed to measure risk-adjusted performance. The Sharpe ratio is calculated by subtracting the risk-free rate (such as that of the 3-month U.S. Treasury bond) from the rate of return for a portfolio and dividing the result by the standard deviation of the portfolio returns.

Standard Deviation: A statistical measure of the volatility of the fund's returns.

Turnover: A measure of the trading activity in a fund's investment portfolio; in essence, how often securities are bought and sold by a fund. A turnover ratio of 100% means that on average, all of a fund's portfolio holdings are bought and sold once a year.

Up/Down Market Capture: A statistical measure of a fund's overall performance in up- or down-markets relative to an index during periods when the market is up (Up Market Capture) or down (Down Market Capture). The ratio is calculated by dividing the manager's returns by the returns of the index during the up- or down-market, and multiplying that factor by 100.

A Word about Morningstar Ratings

Morningstar rates investments from one to five stars based on how well they've performed (excluding the effects of sales charges and loads) in comparison to similar investments. Within each Morningstar Category, the top 10% of investments receive five stars, the next 22.5% four stars, the middle 35% three stars, the next 22.5% two stars, and the bottom 10% receive one star. Investments are rated for up to three time periods – 3, 5, and 10 years, and these ratings are combined to produce an overall rating. Investments with less than three years of history are not rated. Ratings are objective, based entirely on a mathematical evaluation of past performance. They're a useful tool for identifying investments worthy of further research, but shouldn't be considered buy or sell recommendations.

Keep in mind that the rating is based solely on historical performance, and a highly rated offering may no longer have the portfolio manager responsible for that performance. Or, conversely, a lower-rated or non-rated offering might now employ a manager who produced excellent results with other managed investment products. Also, because ratings are based on performance within specific categories, it's important to note that not all five-star offerings are equal or even interchangeable. A five-star sector fund, for example, might have the best risk-adjusted return within its specific category, but it is probably far riskier than a highly rated diversified offering. Rather than choosing investments according to their ratings, investors should first decide on an overall portfolio strategy and then seek the best investments for each portion of their portfolio. The Morningstar Rating can then be used to identify possible candidates, but you should never make a buy or sell decision based solely on the rating.

Investment Performance Ratings

The following pages illustrate each investment option's performance over the specified time periods versus a benchmark index and its respective Morningstar Category average. In addition, each option's Morningstar Ratings are shown.

The Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information. It is not possible to invest directly in a Morningstar category.

Morningstar rates investments from one to five stars based on how well they've performed (excluding the effects of sales charges and loads) in comparison to similar investments. Within each Morningstar Category, the top 10% of investments receive five stars, the next 22.5% four stars, the middle 35% three stars, the next 22.5% two stars, and the bottom 10% receive one star. Investments are rated for up to three time periods – 3, 5, and 10 years, and these ratings are combined to produce an overall rating. Investments with less than three years of history are not rated. Ratings are objective, based entirely on a mathematical evaluation of past performance. They're a useful tool for identifying investments worthy of further research, but shouldn't be considered buy or sell recommendations.

Ratings are based on specific class performance of each fund. Current fund performance may be higher or lower, which may change a fund's star rating. Despite high ratings, funds may have experienced negative performance during the period. Performance may reflect a waiver of part of a fund's fees for certain periods since inception, without which returns would have been lower. A class share ratings no longer reflect sales charges. As of November 1, 2016, Morningstar no longer provides ratings for load-adjusted share classes.

Keep in mind that the rating is based solely on historical performance, and a highly rated offering may no longer have the portfolio manager responsible for that performance. Or conversely – a lower-rated or non-rated offering might now employ a manager who produced excellent results with other managed investment products. Also, because ratings are based on performance within specific categories, it's important to note that not all five-star offerings are equal or even interchangeable. A five-star sector fund, for example, might have the best risk-adjusted return within its specific category, but it is probably far riskier than a highly rated diversified offering. Rather than choosing investments according to their ratings, investors should first decide on an overall portfolio strategy and then seek the best investments for each portion of their portfolio. The Morningstar Rating can then be used to identify possible candidates, but you should never make a buy or sell decision based solely on the rating.

For information on the number of funds in each option's respective Morningstar category, please consult the following Individual Fund Profiles.