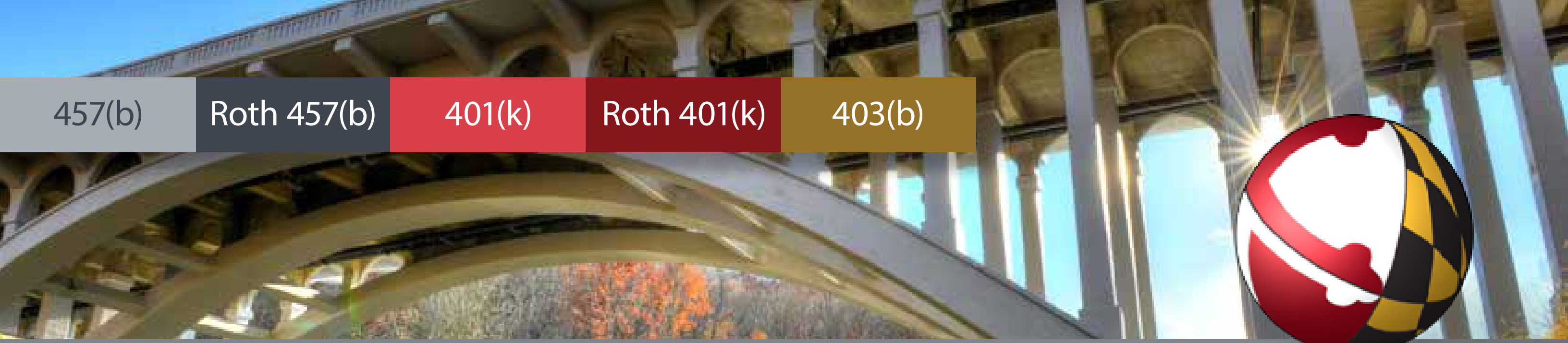

457(b) | Roth 457(b) | 401(k) | Roth 401(k) | 403(b)

MSRP

Investing with MSRP is as easy as ABC

A

Do-it-yourself

Your own strategy

- Define your investment goals and strategy.
- Select funds from MSRP's full spectrum of investment choices.
- Create your investor profile using our Asset Allocation Tool to help you choose.
- Opt for automatic rebalancing to keep investments in line with your goals.
- Spend the time and discipline to manage your own investments.

B

One and done[2]

Target Date Funds

- Pick one and you're done.
- Invest in one fund closest to the year in which you expect to retire or take a distribution.
- The fund is managed, automatically rebalanced, and designed to become gradually more conservative as the selected date approaches.
- Signing-up is easy using the EZ enrollment form—just tell us who you are, sign it and we'll do the rest!

C

Go Pro[3]

Nationwide ProAccount®

- A managed account service designed to help take the guesswork out of investing.
- Investments are selected for you by professional investment managers based on your age and risk tolerance, then monitored and adjusted to keep on target with your goals.
- Wilshire, a leading provider of investment products and services, actively manages your account, including periodic rebalancing, according to the information you provide.
- Pay for this service through an asset management cost deducted from your account balance each quarter. Please see the chart on the reverse side.

Competitive fees

MSRP is among the 200 largest retirement plans in the entire country. The MSRP Board of Trustees uses its volume purchasing power to negotiate lower fees than you may be able to find on your own.

<table>
<tr><th></th><th>Do it Yourself (Option A)</th><th>One and Done (Option B)</th><th colspan="2">Nationwide ProAccount® (Option C)</th><th>Other Providers</th></tr>
<tr><td>Front-end Load</td><td>0.00%</td><td>0.00%</td><td colspan="2">0.00%</td><td>?</td></tr>
<tr><td>Back-end Load</td><td>0.00%</td><td>0.00%</td><td colspan="2">0.00%</td><td>?</td></tr>
<tr><td>Mortality & Expense</td><td>0.00%</td><td>0.00%</td><td colspan="2">0.00%</td><td>?</td></tr>
<tr><td>Contingent Deferred Sales Charge</td><td>0.00%</td><td>0.00%</td><td colspan="2">0.00%</td><td>?</td></tr>
<tr><td>Account Administration Fee[4]</td><td colspan="2">0.14%</td><td colspan="2">0.14%</td><td>?</td></tr>
<tr><td>Flat fee per account (annual) over $500</td><td colspan="2">$6.00</td><td colspan="2">$6.00</td><td>?</td></tr>
<tr><td>Fund Operating Expense / Expense Ratio</td><td>0.02%-0.91%</td><td>0.59%-0.76%</td><td colspan="2">0.02%-0.91%</td><td>?</td></tr>
<tr><td rowspan="6">Advisor or Investment Management Fee</td><td rowspan="6">0.00%</td><td rowspan="6">0.00%</td><td>Account Balance</td><td>Cost</td><td rowspan="6">?</td></tr>
<tr><td>The first $99,999.99</td><td>0.50%</td></tr>
<tr><td>The next $150,000</td><td>0.45%</td></tr>
<tr><td>The next $150,000</td><td>0.40%</td></tr>
<tr><td>The next $100,000</td><td>0.35%</td></tr>
<tr><td>Assets of $500,000 and above</td><td>0.30%</td></tr>
<tr><td>Reimbursements from Mutual Funds</td><td>+0.10% to +0.25%</td><td>+0.15%</td><td colspan="2">+0.10% to +0.25%</td><td>?</td></tr>
</table>

Please consider the fund's investment objectives, risks, charges, and expenses carefully before investing. The fund prospectus contains this and other important information about the investment company. Prospectuses are available by calling 800-545-4730. Read the prospectus carefully before investing.

[1] All investment advisory services for Morningstar Retirement Manager are provided by one or more registered investment advisory subsidiaries of Morningstar, Inc. Morningstar Retirement Manager is a service mark of Morningstar, Inc., which is not an affiliate of MSRP or Nationwide.

[2] Target Date Funds invest in a wide variety of underlying funds to help reduce investment risk. Their expense ratio represents a weighted average of the expense ratios and any fees charged by the underlying mutual funds in which the Funds invest. The Funds do not charge any expense or fees of their own. Like other funds, target date funds are subject to market risk and loss of principal can occur at any time, including before, at or after the target date. There is no guarantee that target date funds will provide enough income for retirement or that asset allocation, diversification or any investment strategy will assure a profit or avoid losses.

[3] Investment advice for Nationwide ProAccount is provided to plan participants by Nationwide Investment Advisors, LLC (NIA), a SEC-registered investment advisory. NIA has retained Wilshire Associates Incorporated as the Independent Financial Expert for Nationwide ProAccount. Wilshire Associates Incorporated is not an affiliate of NIA or Nationwide.

[4] MSRP plan administration fee as of 1/1/2014 is $1.40 per $1,000 account value **(capped at $2,000 per account).**

Retirement Specialists cannot offer investment, tax or legal advice. Consult your own counsel before making decisions regarding participation in the MSRP Plans.

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