

IAFF-FC PROGRAM  
PARTICIPATION AGREEMENT, PAYROLL DEDUCTION AUTHORIZATION and  
SERVICE REQUEST

II. ENTITY NUMBER:

Employer Name

Employer Address

Payroll Center Phone # ( )

PLEASE READ THE REVERSE SIDE OF THIS FORM PRIOR TO COMPLETION

I. Social Security Number -- Date of Birth -- Sex  M  F  
Includible Compensation \$  Occupation

Name  Last  First  MI   
Address  Number & Street  Additional Mailing Information   
City  State  Zip Code -  
Home Phone - Work Phone - Email Address   
Ext.

Check here if this is a name change (proof of name change must be attached).  
 Check here if this is a new address.

III. TYPE OF REQUEST:  New  Change  Reinstatement

Generally, deferrals can start or increase no earlier than the first day of the month following the month this application is signed. Start Deferral on:

IV. DEFERRAL SUMMARY

	OLD	NEW
Deferral Amount	\$ <input type="text"/>	\$ <input type="text"/>
<b>SUB TOTAL</b>	\$ <input type="text"/>	\$ <input type="text"/>
SPECIAL	\$ <input type="text"/>	\$ <input type="text"/>
<b>TOTAL DEFERRAL</b>	\$ <input type="text"/>	\$ <input type="text"/>

SPECIAL PAY PERIOD ENDING DATES  
Start  Number of Pay Periods   
Stop

V. PAYROLL FREQUENCY:  
 Bi-Weekly (Z)-26  Other

VI. CATCH-UP Provision Utilized:  
 Yes, 3-year  Yes, Age 50+  No  
Normal Retirement Age:

VII. FUNDING OPTIONS – Only for New Business – Must be in Whole % and Total 100%

ASSET ALLOCATION (NATIONWIDE® INVESTOR DESTINATIONS SERIES)

<input type="text"/> %	Aggressive Fund (Service Class)
<input type="text"/> %	Moderately Aggressive Fund (Service Class)
<input type="text"/> %	Moderate Fund (Service Class)
<input type="text"/> %	Moderate Conservative Fund (Service Class)
<input type="text"/> %	Conservative Fund (Service Class)

INTERNATIONAL

<input type="text"/> %	American Funds - Capital World Growth & Income (Class R3)
<input type="text"/> %	American Funds - EuroPacific Growth Fund (Class R3)

SMALL CAP

<input type="text"/> %	JP Morgan Small Cap Value Fund (Class A)
<input type="text"/> %	Oppenheimer Main St. Small Cap Fund (Class A)
<input type="text"/> %	Legg Mason Small Cap Growth A (Class A)

MID CAP

<input type="text"/> %	American Century Vista Fund (Advisor Class)
<input type="text"/> %	Nationwide® Mid Cap Market Index Fund (Class A)
<input type="text"/> %	Goldman Sachs Mid Cap Value Fund (Class A)

LARGE CAP

<input type="text"/> %	American Funds-The Growth Fund of America (Class R3)
<input type="text"/> %	Davis New York Venture Fund (Class A)
<input type="text"/> %	Nationwide® Large Cap Growth Portfolio
<input type="text"/> %	Nationwide® S&P 500 Index Fund (Service Class)
<input type="text"/> %	Neuberger Berman Socially Responsive Fund (Trust Class)
<input type="text"/> %	Oppenheimer Value Fund (Class A)
<input type="text"/> %	T. Rowe Price Growth Stock Fund (Class R)
<input type="text"/> %	Van Kampen Growth & Income Fund (Class A)

BONDS

<input type="text"/> %	American Funds-American High Income Trust (Class R3)
<input type="text"/> %	PIMCO Total Return Fund (Class A)

SPECIALTY

<input type="text"/> %	American Century Real Estate Fund (Advisor Class)
<input type="text"/> %	Blackrock Natural Resources Trust Portfolio (Class A)

FIXED/CASH

<input type="text"/> %	Nationwide® Money Market (Institutional Shares)
<input type="text"/> %	Nationwide® Fixed Account

% Total for both columns **must equal 100%**<sup>2</sup>

1. IF AN ALLOCATION IS MADE TO A CLOSED OR UNAVAILABLE INVESTMENT OPTION, THE ALLOCATION WILL BE MADE TO THE DEFAULT OPTION, THE NATIONWIDE® MONEY MARKET FUND (INSTITUTIONAL SHARES).  
2. IF THE TOTAL INVESTMENT OPTION ALLOCATION PERCENTAGE EQUALS LESS THAN 100%, THE DIFFERENCE WILL BE INVESTED IN THE DEFAULT OPTION, THE NATIONWIDE® MONEY MARKET FUND (INSTITUTIONAL SHARES).  
3. IF THE TOTAL INVESTMENT OPTION PERCENTAGE IS GREATER THAN 100%, YOUR APPLICATION WILL BE REJECTED AND YOUR ALLOCATIONS WILL NOT BE PROCESSED.

VIII.  Check here if this is a change of beneficiary. (Any changes in the beneficiary designations supersede any prior beneficiary designations).  
Primary Beneficiary Name (Please Print)  Relationship  Date of Birth   
Contingent Beneficiary Name (Please Print)  Relationship  Date of Birth   
(NOTE: If there are multiple beneficiaries with a percentage split, attach a separate sheet listing those beneficiaries and their split )  
 Check here if an additional sheet is attached.  
 Please send me a copy of the Informational Brochure.  
 Please contact me regarding transferring my other pre-tax retirement plans.

I authorize my Employer to reduce my salary by the above amount which will be credited to my employer's Plan. The reduction will continue until otherwise authorized in accordance with the Plan. The withholding of my deferred amount by my Employer and its payment to the designated investment option(s) will be reflected in the first pay period contingent on the processing of this application by the Plan Administrator in conjunction with the set-up time required by my payroll center. The reduction is to be allocated to the funding options in the percentages indicated above.  
Some mutual funds may impose a short-term trade fee. Please read the underlying prospectuses carefully.  
I have read and understand each of the statements on the front and back of this form, which have been drafted in compliance with the Internal Revenue Code. I accept these terms and understand that these statements do not cover all the details of the Plan or products.

Participating Employee's Signature  Date   
Retirement Specialist's Signature/Number  Program Director's Signature/Number  Principal's Signature

## IAFF-FC MEMORANDUM OF UNDERSTANDING

- I. I understand that my participation in the Plan is governed by the terms and conditions of the Plan Document.
- II. The product informational brochure, fund prospectuses, and/or other information are available by calling 1-877-NRS-FORU (1-877-677-3678) or logging into [www.FrontLinePlan.com](http://www.FrontLinePlan.com).
- III. The total annual deferral amount to all 457 plans for 2008 is the lesser of \$15,500 or 100% of includible compensation. This annual amount may increase each year depending on the effect of inflation. Under certain circumstances, additional amounts above the limit may be deferred into the Plan if (1) I will attain age 50 or older during the current calendar year, or (2) I am within three years of Normal Retirement Age and did not defer the maximum amount in prior years. The Plan Document provides additional details about deferral limits. Deferrals in excess of maximum amounts are not permitted and will be considered taxable income when refunded. It is my responsibility to ensure my deferrals do not exceed the annual limit.
- IV. I may withdraw funds from the Plan only upon severance from employment; at age 70 1/2 (if deferrals have stopped); upon an unforeseeable emergency approved by the Plan; or I may take a one-time in-service withdrawal if my account value is \$5,000 or less (as adjusted) and I have not deferred into the Plan for two or more years. In some cases, withdrawal for purchase or repayment of service credits in a Governmental Defined Benefit Plan may be permitted. Additionally, funds may be withdrawn upon my death. All withdrawals of funds must be in compliance with the Internal Revenue Code and applicable regulations, some of which are expressed in the Plan Document.
- V. My distributions must begin no later than April 1st following the year I reach age 70 1/2. If I work beyond age 70 1/2, my distributions must begin no later than April 1st following the year I have a severance from employment or retire. All distributions are taxable as ordinary income and subject to income tax in the year received. My distributions must be made in a manner that satisfies the minimum distribution requirements of IRC Sec. 401(a)(9), which currently requires benefits to be paid at least annually over a period not to extend beyond my life expectancy. **Failure to meet minimum distribution requirements may result in the payment of 50% federal excise tax.**
- VI. The funds in my account may be eligible for rollover to a traditional IRA or to an eligible retirement plan. The "Special Tax Notice Regarding Plan Payments" provides detailed information about my options. Due to important tax consequences related to distributions, I have been advised to consult a tax advisor. I expressly assume the responsibility for tax consequences relating to any distribution, and I agree that neither the Plan nor the Plan Administrator shall be responsible for those tax consequences.
- VII. I understand that all amounts deferred into the plan and earnings on the amounts deferred are held in a trust, custodial account or annuity contract for the exclusive benefit of the participants and their beneficiaries until such time as the deferred amount is made available to the participant or beneficiary.
- VIII. I understand that all products are optional.
- IX. I understand Nationwide will permit the Owner or Participant to exchange amounts among the Variable and Fixed investment options as frequently as permitted by the Plan, subject to the limits and rules set by each Fund and the Contract. Changes may be made by calling 1-877-NRS-FORU (1-877-677-3678) or logging on to [www.FrontLinePlan.com](http://www.FrontLinePlan.com).
- X. I understand I must defer a minimum of \$20 per month or \$10 per pay into the Plan to satisfy minimum plan requirements.
- XI. I understand that no changes will be effective until they are processed in the Deferred Compensation Service Center.
- XII. I understand when enrolling or electing to increase 457 deferrals, I may be required to provide includible compensation data acceptable to NRS and/or notify NRS of any subsequent decrease in includible compensation.
- XIII. I understand that if an allocation is made to a closed or unavailable investment option, the allocation will be made to the default option, the Nationwide® Money Market Fund. I understand that if the total investment option allocation percentage equals less than 100%, the difference will be invested in the default option, the Nationwide® Money Market Fund. I understand that if the total investment option allocation is greater than 100%, my application will be rejected and my allocations will not be processed.
- XIV. I understand that in the Plan, there is a 0.50% administrative fee. Nationwide Life Fixed Annuity Contract should have the amount not exceed 0.25%. There may also be investment management fees, depending on the mutual funds in which I invest.
- XV. I understand that any beneficiary designation I made on this form will supersede any prior beneficiary designation and shall become effective on the date accepted by the Plan, provided that this designation is accepted by the Plan prior to my death. I further understand that any benefits payable at my death shall be paid in substantially equal shares unless I specify otherwise. My death benefits will be paid first to my Primary Beneficiaries. If some of my Primary Beneficiaries predecease me, then my death benefits will be paid to the remaining Primary Beneficiaries. Contingent Beneficiaries will only receive benefits if no Primary Beneficiary survives me. If no beneficiary designation is on file, benefits will be paid as set forth in the Plan Document.

### MUTUAL FUND OPTIONS

- I. I understand that the Net Asset Value of a mutual fund changes on a daily basis and that there is no guarantee of principal or investment return.
- II. I have received and reviewed the participating fund prospectus and/or been provided a contact phone number to obtain the fund prospectus.
- III. I understand that pursuant to the Plan Document, deferred amounts will be invested per my selection of funding options specified on the Participation Agreement or as otherwise amended.
- IV. I understand some mutual funds may impose a short term trade fee. Please read the underlying prospectuses carefully.
- V. Nationwide receives payments from mutual fund companies or their affiliates. You can find more detail about this at [NRSforu.com](http://NRSforu.com).

### NATIONWIDE LIFE FIXED ANNUITY CONTRACT

1. A guaranteed interest rate is declared quarterly and credited daily which is not lower than the minimum annual rate.
2. I understand that a Fixed Account Annual Expense Fee is deducted daily from the Fixed Account. The Fixed Account Annual Expense Fee is deducted daily in an amount not to exceed 0.25%.
3. Exchanges or transfers may be made based upon the following, as chosen by the entity (employer):
  - a. Exchanges and/or transfers of money from the Fixed Annuity may be made no more than twice per year and may not exceed 20% of my fixed account value. Once the 20% limit has been reached, no further exchanges/transfers will be permitted out of my Fixed Account during the remainder of the calendar year. If my Fixed Account value is less than or equal to \$1,000, I can exchange/transfer out up to my entire account value. Each exchange/transfer will count toward the limitation of two exchanges/transfers out of the Fixed Account per year. Additionally, a 5-year Exchange/Transfer provision allows for the systematic movement of 100% of my account value out of the Fixed Account on a monthly basis over a five-year period. If elected, I cannot defer, exchange, or transfer into my Fixed Account for the 5-year term without canceling the Provision.
  - b. Exchanges and/or transfers from the Fixed Annuity may be made up to 100% of my account value. The total of all participant exchanges and/or transfers shall not exceed 12% of the total amount held in the Deposit Fund for the entity (employer) under the Fixed Contract as of December 31 of the previous calendar year. Once this aggregate limit is met, no further exchanges or transfers will be permitted out of my Fixed Account for the remainder of the calendar year. I may elect up to four exchanges/transfers out of the Nationwide Fixed Annuity within a calendar year. Additionally, a 5-year Exchange/Transfer provision allows for the systematic movement of 100% of my account value out of the Fixed Account on a monthly basis over a five-year period. If elected, I cannot defer, exchange, or transfer into my Fixed Account for the 5-year term without canceling the Provision.

### NATIONWIDE LIFE VARIABLE ANNUITY CONTRACT

1. I understand that a Variable Account Annual Expense Fee is deducted daily from the Variable Account. The Variable Account Annual Expense Fee is deducted daily in an amount not to exceed the following schedule:

Plan Assets	Maximum Variable Account Amount Expense Fee
0 - \$10 million	0.50%
\$10 - \$25 million	0.35%
\$25 - \$50 million	0.20%
\$50 - \$75 million	0.10%

2. I understand that retirement income payments and termination values (if any), provided by the contract are variable when based on the investment experience of a separate account and are not guaranteed as to the dollar amount.

### ENDORSEMENT DISCLOSURE

1. Nationwide Retirement Solutions (Nationwide) offers IAFF-FC members and their employers competitive deferred compensation programs. Nationwide pays a fee to IAFF-FC in exchange for the use of IAFF-FC's logo and IAFF-FC's exclusive endorsement of these Nationwide programs. For more information, including fees paid, Nationwide encourages you to visit [NRSforu.com](http://NRSforu.com).