

ITEM 10



County of Fresno

Deferred Compensation Plan

3Q2020 Quarterly Dashboard

Nationwide Retirement Solutions

Jake Sours
Program Director

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Managing Director

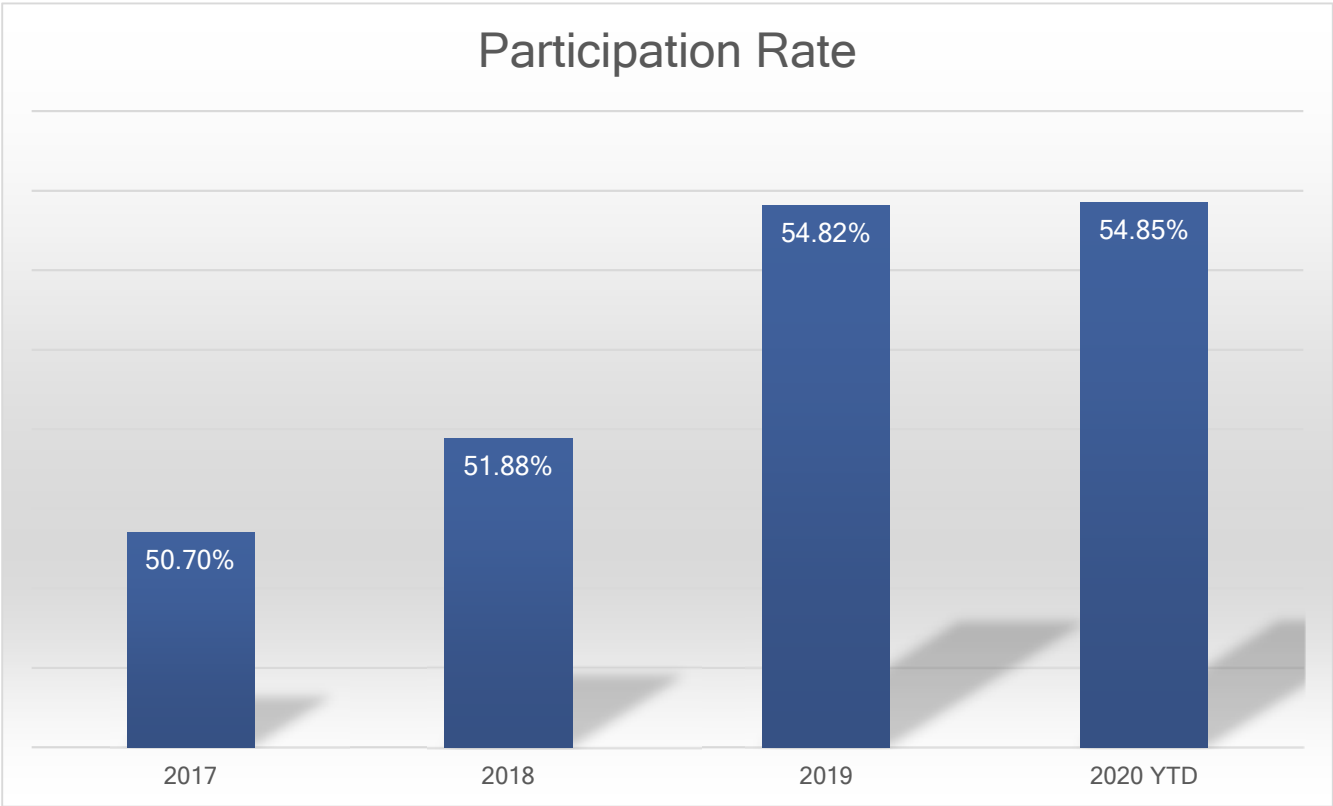
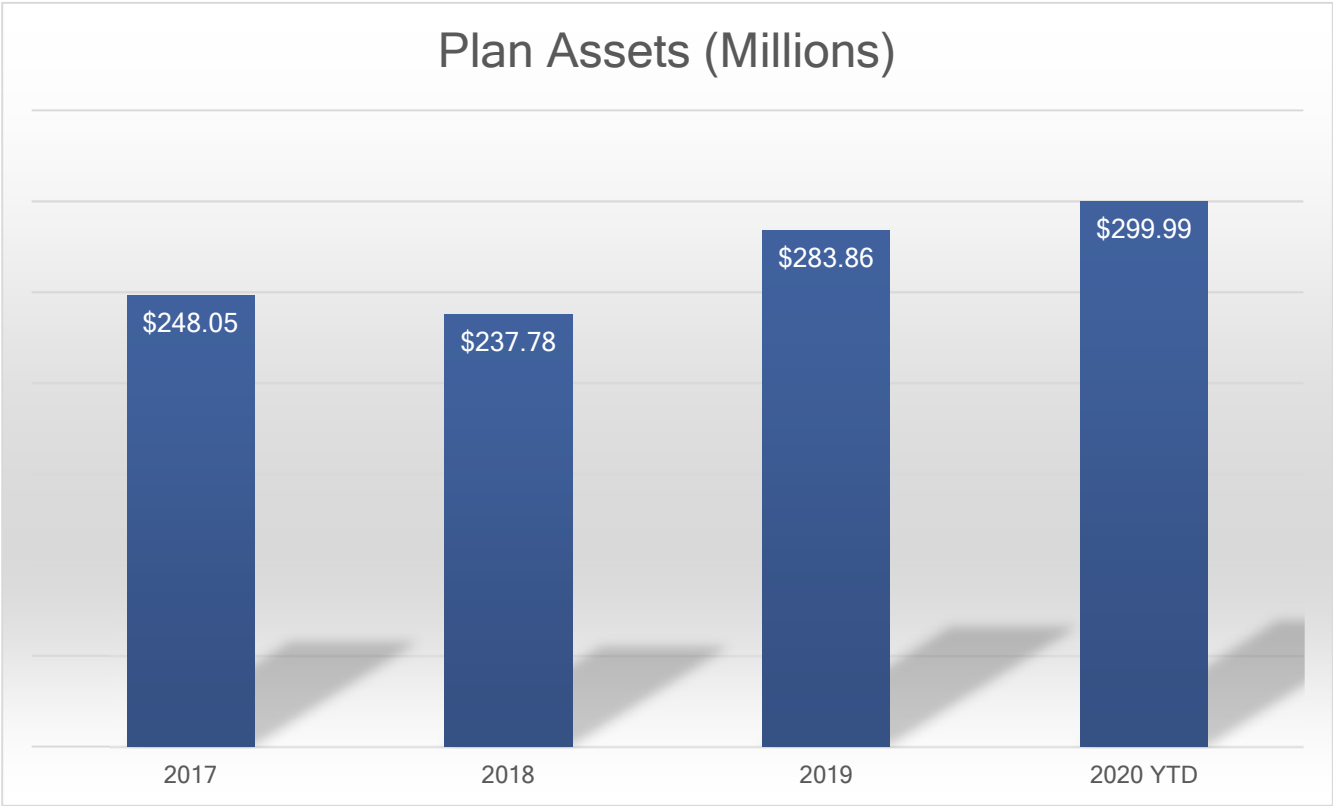


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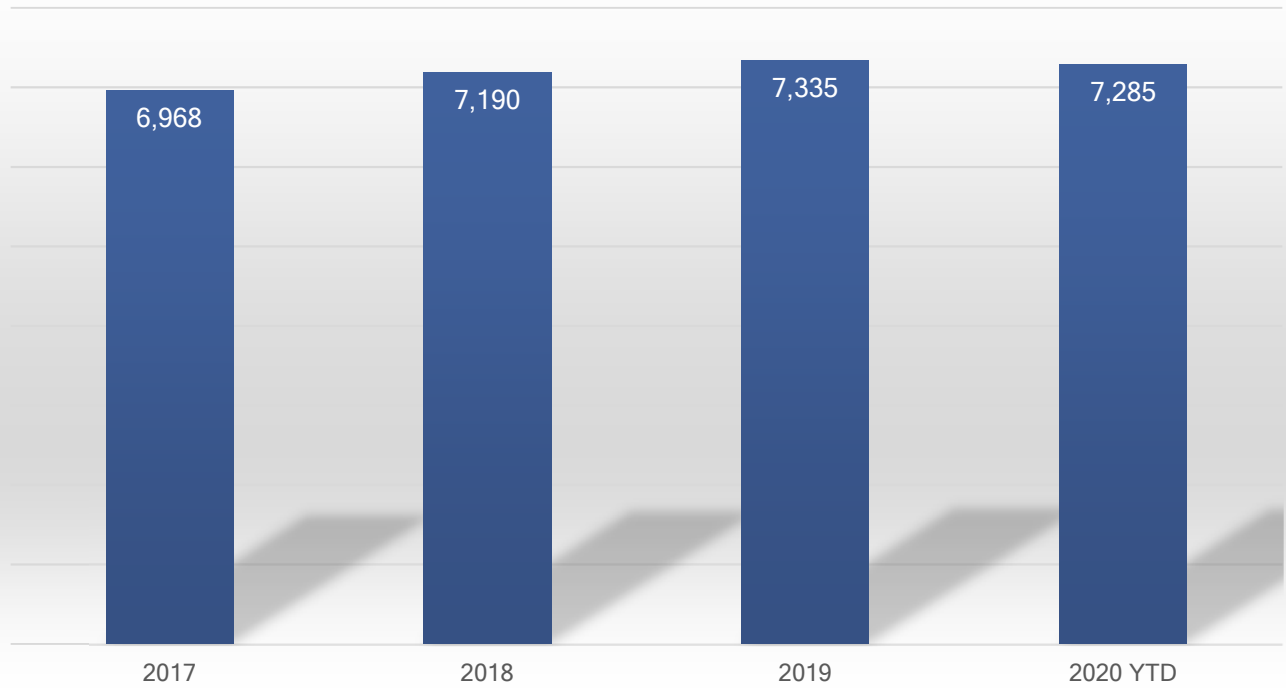
Section 1	Executive Summary
Section 2	Plan Health Report
Section 3	Explicit Asset Fee Summary
Section 4	Fee Normalization Calculation

Executive Summary

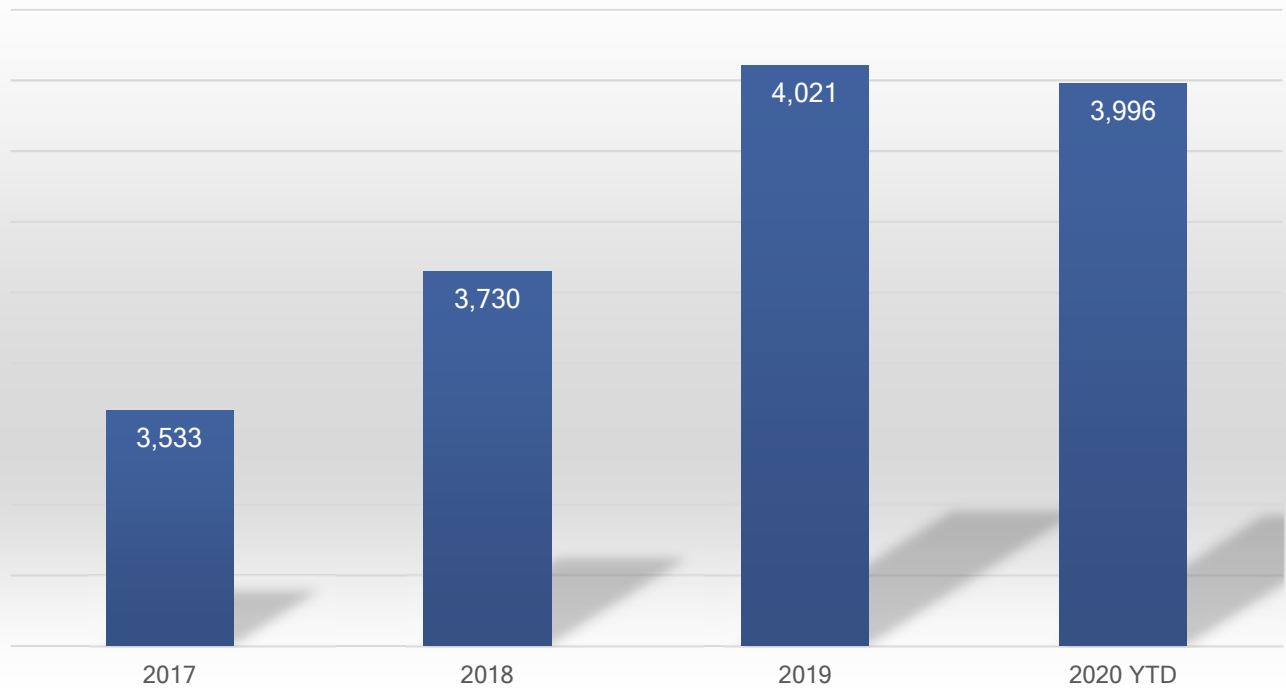
EXECUTIVE SUMMARY



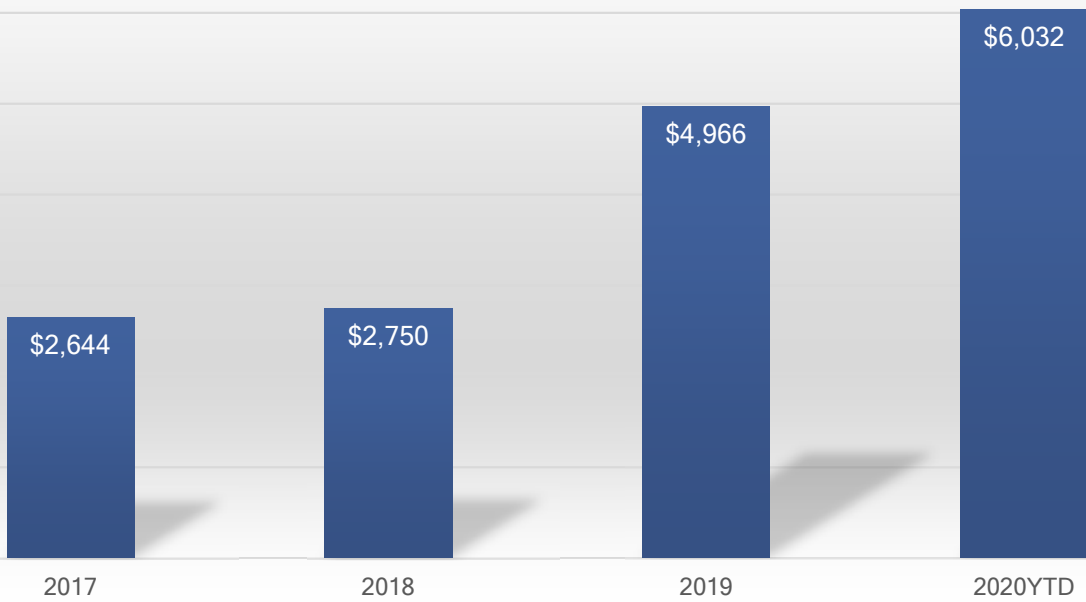
Eligible Employees



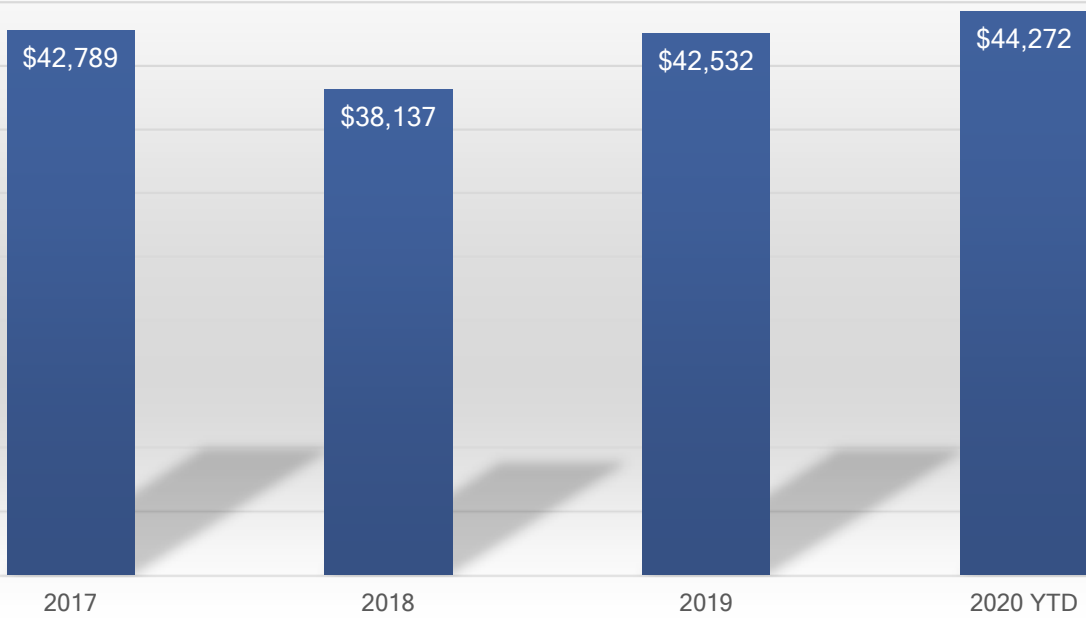
Actively Deferring Participants



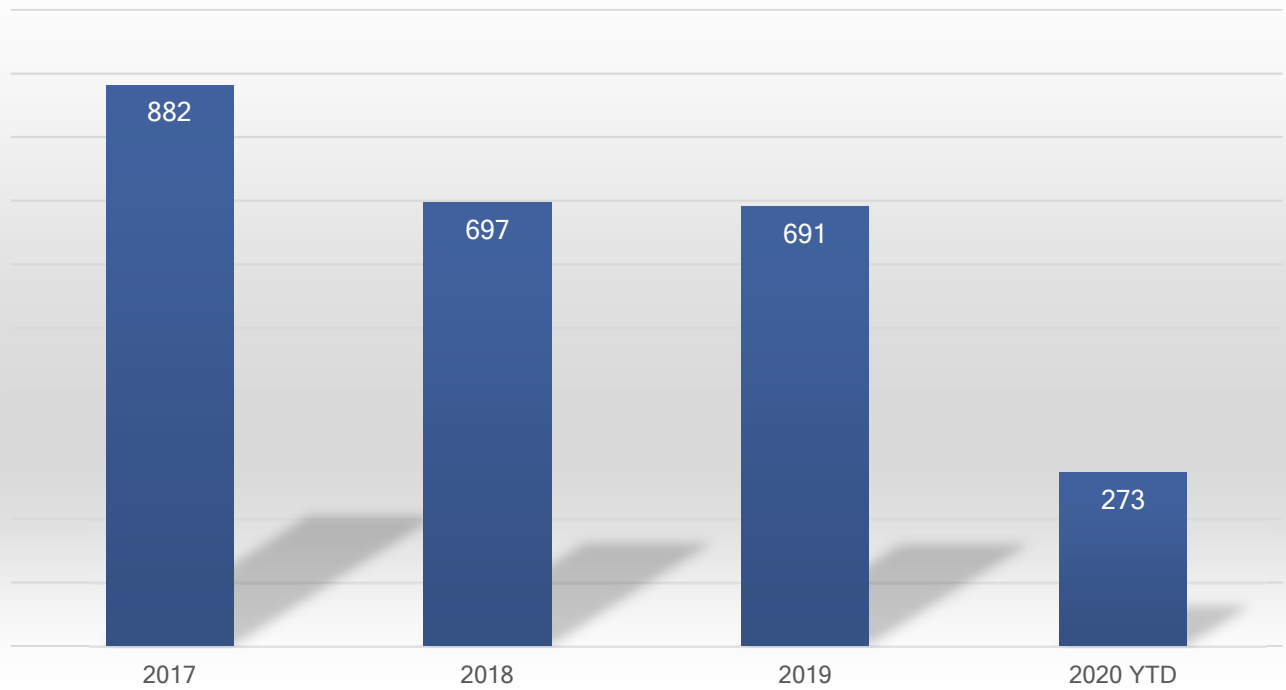
Average Annualized Deferral



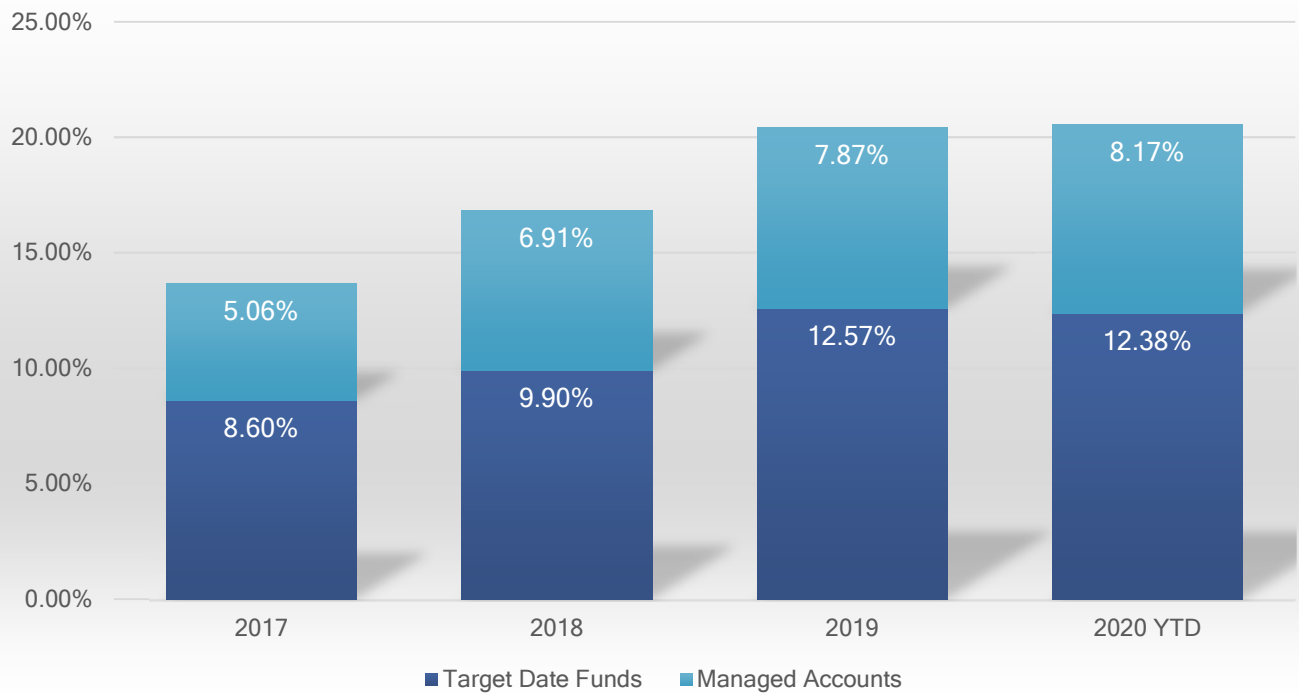
Average Account Balance



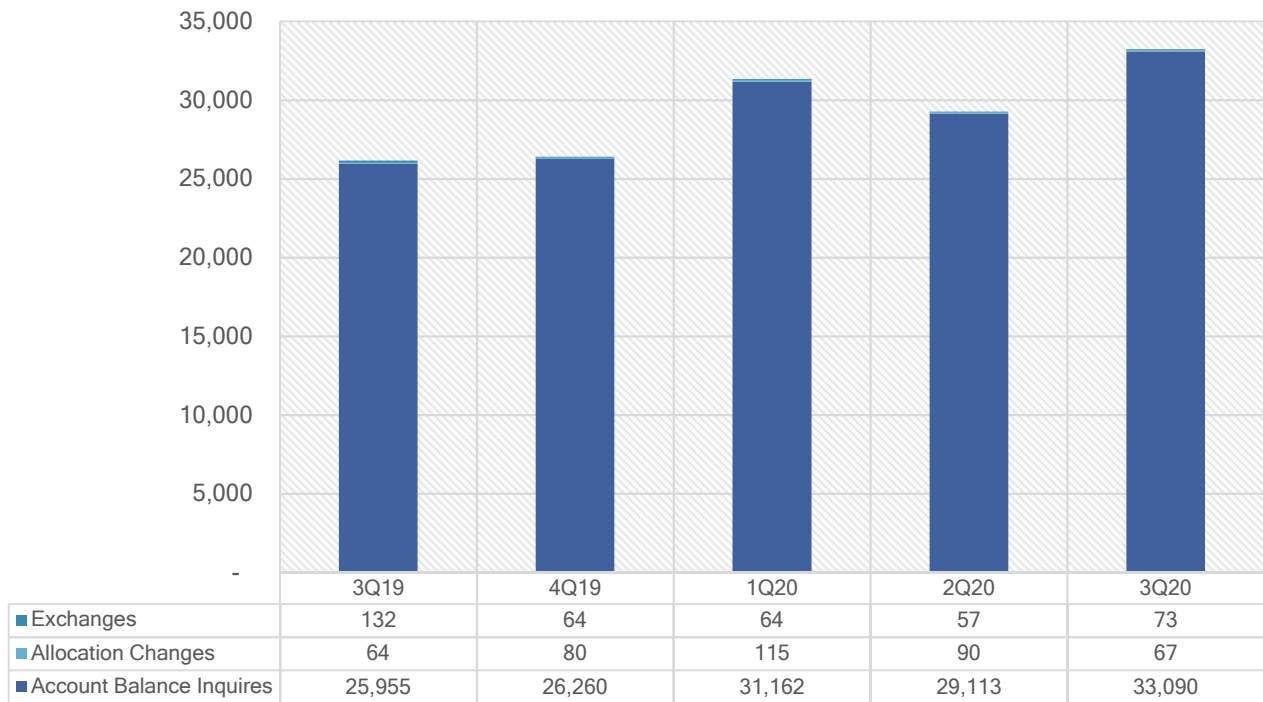
New Enrollments



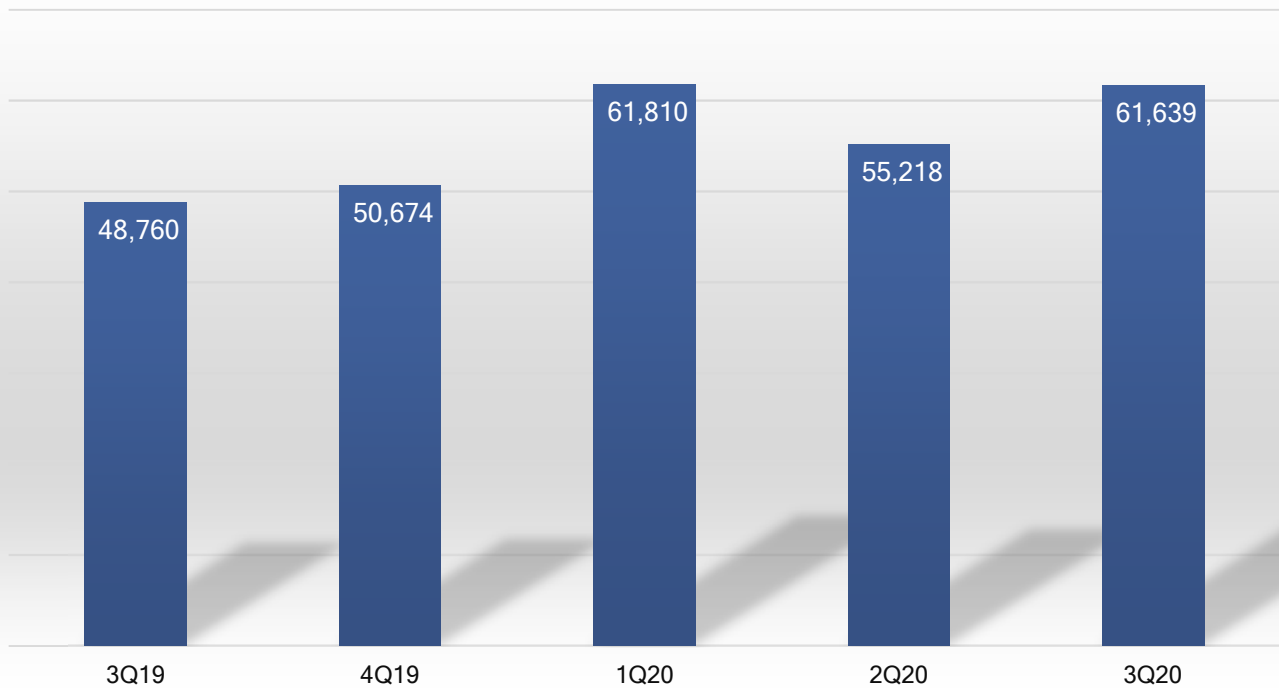
"Do it for Me" Utilization



Web Activities by Category

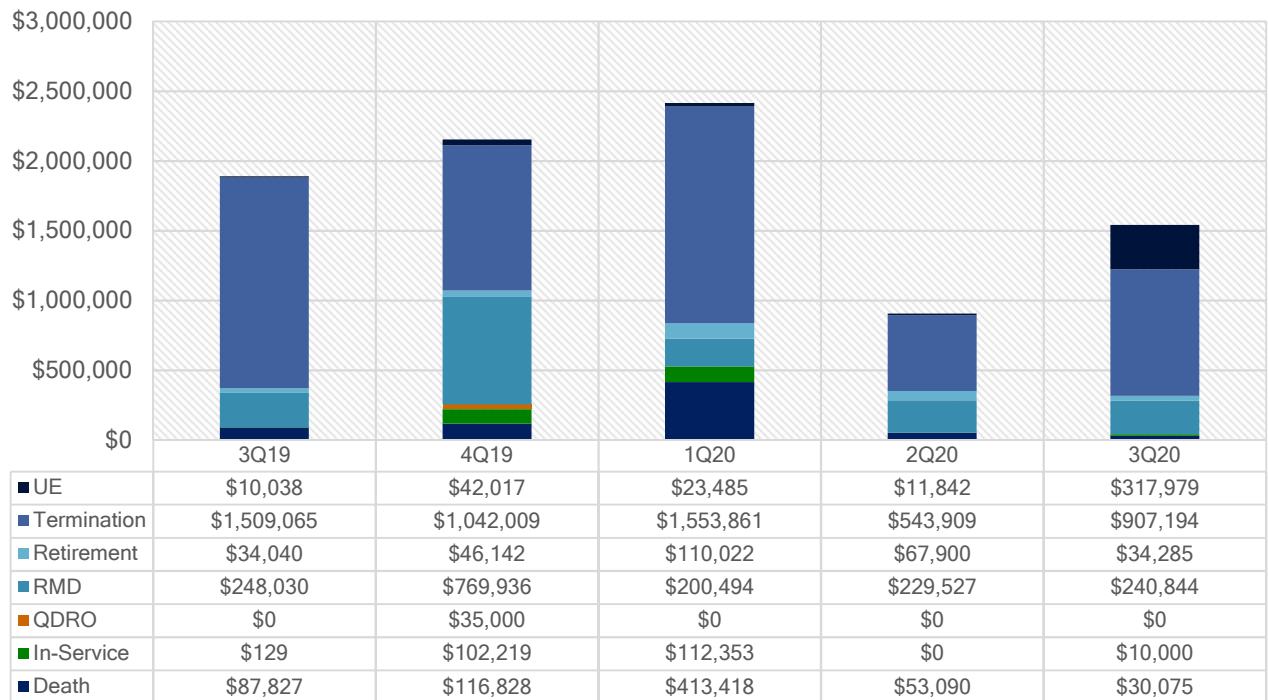


Web Utilization¹



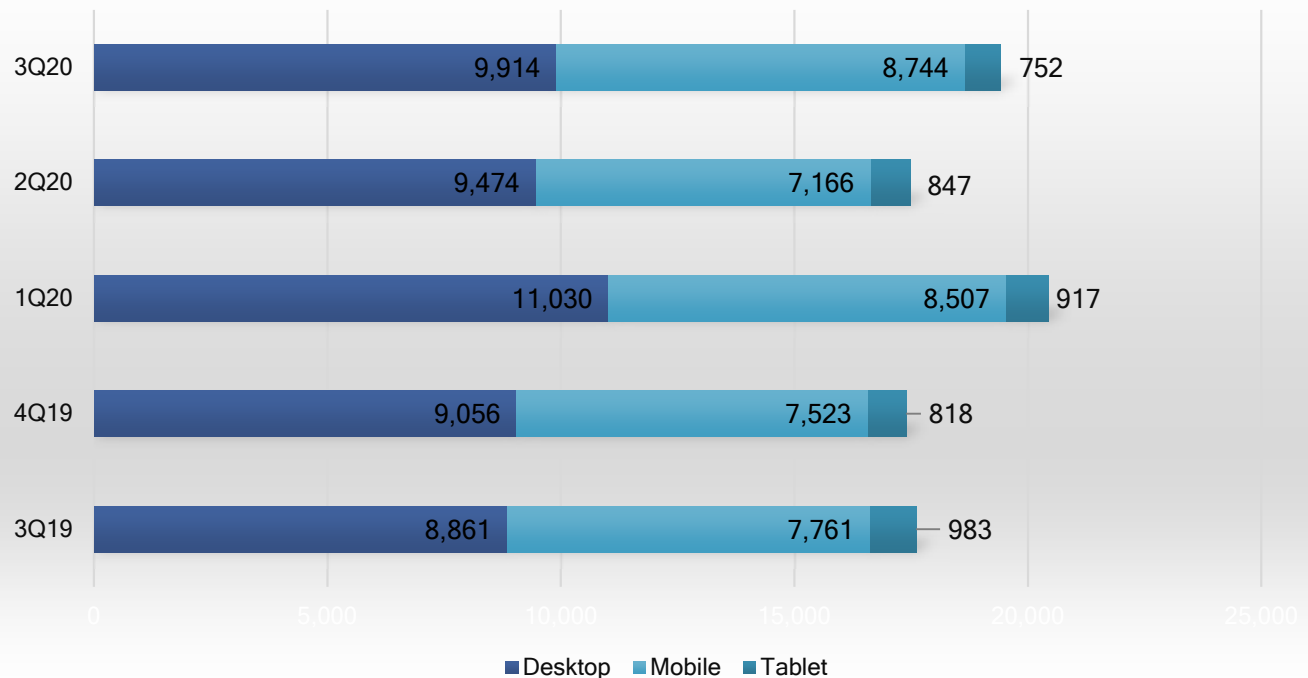
¹Web Utilization represents total web hits for the quarter

Distributions¹

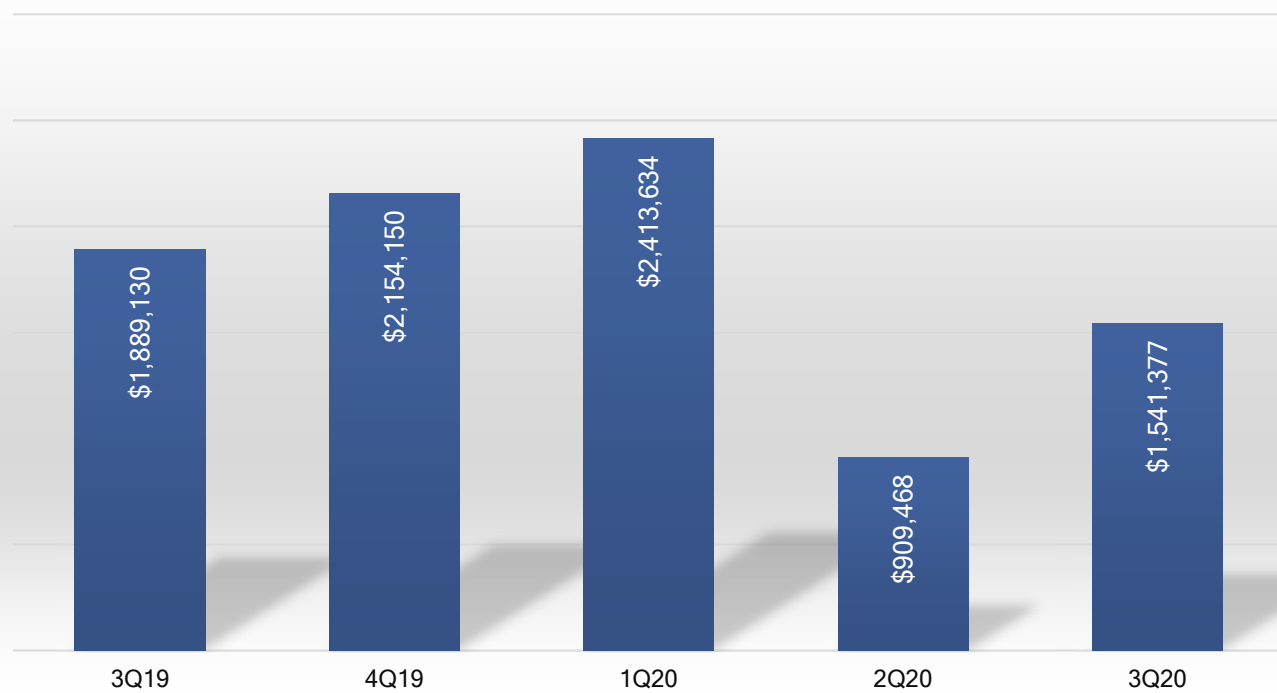


¹During 3Q2020 there were 57 Disaster Relief Distributions for a total of \$688,371

Devices



Total Distributions



Year to Date Rollovers & Transfers Out

Payee	Number of Participants	External Transfer Out 1/1/20 to 9/30/20
ALLIANZ LIFE INSURANCE COMPANY	2	\$ (150,000.00)
AMERICAN EQUITY INVESTMENT LIFE INS CO	1	\$ (38,227.98)
AXA	1	\$ (16,695.05)
BETTERMENT	1	\$ (18,170.58)
CALPERS SUPPLEMENTAL INCOME 457 PLAN	1	\$ (7,384.27)
CAPITAL BANK AND TRUST COMPANY	1	\$ (94,227.93)
CHARLES SCHWAB & CO INC	2	\$ (77,686.31)
E TRADE SECURITIES LLC	1	\$ (20,462.65)
EDUCATIONAL EMPLOYEES CREDIT UNION	1	\$ (3,207.28)
EQUITY TRUST COMPANY	1	\$ (14,153.70)
FIDELITY MANAGEMENT TRUST COMPANY	2	\$ (80,837.80)
FIIOC	1	\$ (15,078.03)
GREAT-WEST TRUST COMPANY LLC	1	\$ (5,617.88)
INVESCO INVESTMENT SERVICES INC	1	\$ (40,761.78)
JP MORGAN SECURITIES LLC	1	\$ (81,395.74)
LPL FINANCIAL LLC	4	\$ (459,300.69)
MASS MUTUAL RETIREMENT SERVICES	1	\$ (64,885.18)
MERRILL LYNCH PIERCE FENNER & SMITH INC	2	\$ (378,452.97)
MORGAN STANLEY SMITH BARNEY LLC	3	\$ (1,083,473.48)
NATIONAL FINANCIAL SERVICES	1	\$ (33,172.69)
NATIONWIDE LIFE & ANNUITY INSURANCE CO	1	\$ (308,000.00)
PADAC PROFIT SHARING PLAN	1	\$ (73,961.46)
PRUDENTIAL RETIREMENT	1	\$ (15,176.36)
RELIANCE TRUST COMPANY	1	\$ (1,794.51)
T. ROWE PRICE RETIREMENT PLAN SERVICES	2	\$ (415,299.43)
TD AMERITRADE INSTITUTIONAL	1	\$ (8,000.00)
THRIFT SAVINGS PLAN	1	\$ (55.06)
UMB BANK	1	\$ (26,477.96)
UNKNOWN	4	\$ (58,033.59)
VANGUARD FIDUCIARY TRUST COMPANY	4	\$ (456,317.46)
VANTAGEPOINT TRANSFER AGENTS / 457	3	\$ (26,507.52)
VRSCO	1	\$ (1,495.90)
TOTALs	50	\$ (4,074,311.24)

Plan Health Report

PLAN HEALTH REPORT

COUNTY OF FRESNO CA

as of 09/30/2020



We value your partnership and the opportunity to offer a competitive, effective retirement plan to your participants. Through diligent work and thought leadership, we'll help you grow your plan and help your participants prepare for and live in retirement. This report includes balance information, participant demographics, contribution highlights and retirement readiness numbers. Together, we can use this information to help your participants achieve greater financial wellness.

Our goal is to help you objectively evaluate your Plan's performance and how it performs against other plans like yours. Since Nationwide Retirement Solutions is one of the largest retirement plan providers in the industry, we are uniquely positioned to compare your Plan to many others of similar asset size. By comparing the current year information to previous years, you can see how your Plan is performing, where your educational efforts are working and what areas offer opportunities for improvement. The "Peer Group" comparisons used in this report are based on cases with assets of: \$100 million - \$1 billion.

Thank you for your valued business. We look forward to helping improve retirement readiness for your participants.

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Quick plan facts

(as of 09/30/2020)

Metric	Current value	%Change from last quarter	%Change from last year
Participant Core Assets	\$293,658,428	6.00%	11.00%
Total Participant Count	6,776	-0.22%	3.03%
Total New Enrollments YTD Count	273	21.88%	-47.90%
Total Deferrals YTD	\$10,659,655	42.00%	6.00%
Total Rollovers-In YTD	\$778,037	35.00%	12.00%
ProAccount Participant Count	655	2.34%	12.93%
ProAccount Assets	\$24,518,196	10.00%	19.00%

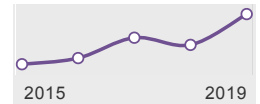
EXECUTIVE SUMMARY

457 Plan Summary



TOTAL PARTICIPANT ACCOUNT BALANCE
(as of 09/30/2020)

\$299,988,857

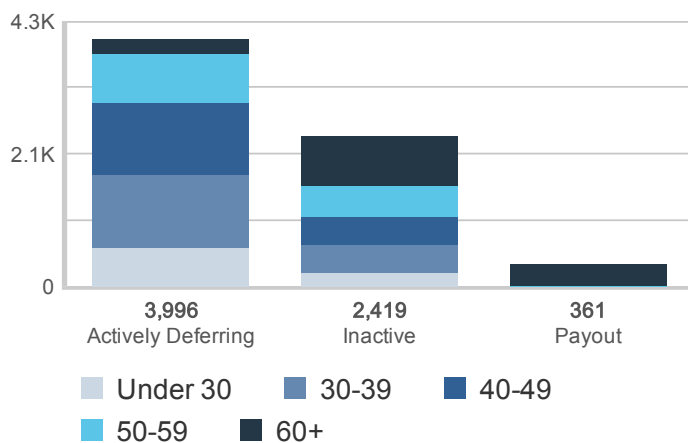


How many are participating?



ENROLLED PARTICIPANTS
(as of 09/30/2020)

6,776



NEW ENROLLMENTS
(Calendar year to date)

273

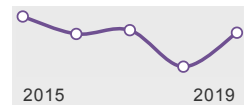
How are they saving & investing?



WHAT YOUR PARTICIPANTS ARE
CONTRIBUTING
(as of 09/30/2020)

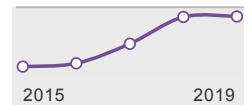
AVERAGE ACCOUNT BALANCE

\$44,211



AVERAGE CONTRIBUTION

\$232



How many participants are prepared for retirement



Online engagement

(as of 09/30/2020)

TOTAL ENROLLED
PARTICIPANTS

6,776

ENROLLED PARTICIPANTS WITH AN
ONLINE ACCOUNT

3,688



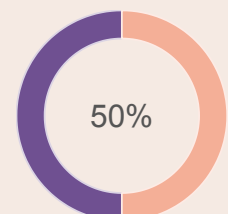
Retirement readiness

(as of 09/30/2020)

PARTICIPANTS WITH A
RETIREMENT GOAL

2,150

PARTICIPANTS 'ON TRACK' FOR
RETIREMENT



PARTICIPANT DEMOGRAPHICS

How participants are engaged in the plan



ENROLLED PARTICIPANTS ¹
(as of 09/30/2020)

6,776



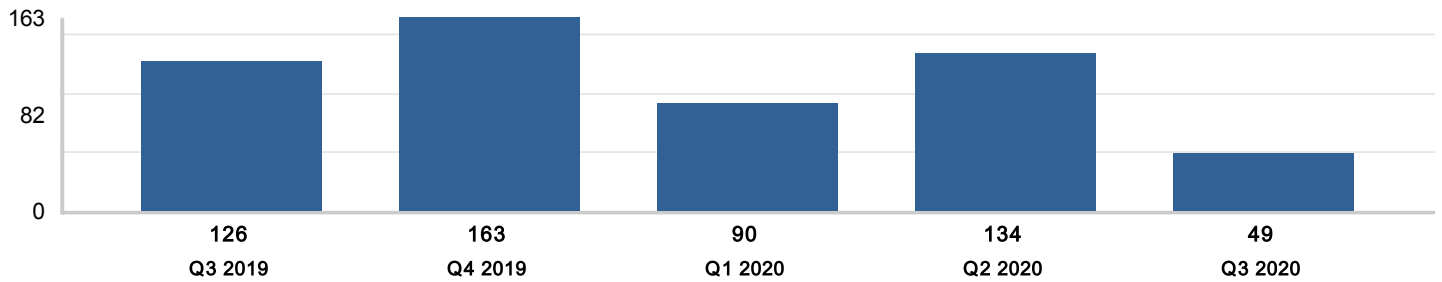
NEW ENROLLMENTS ²
(Calendar year to date)

273

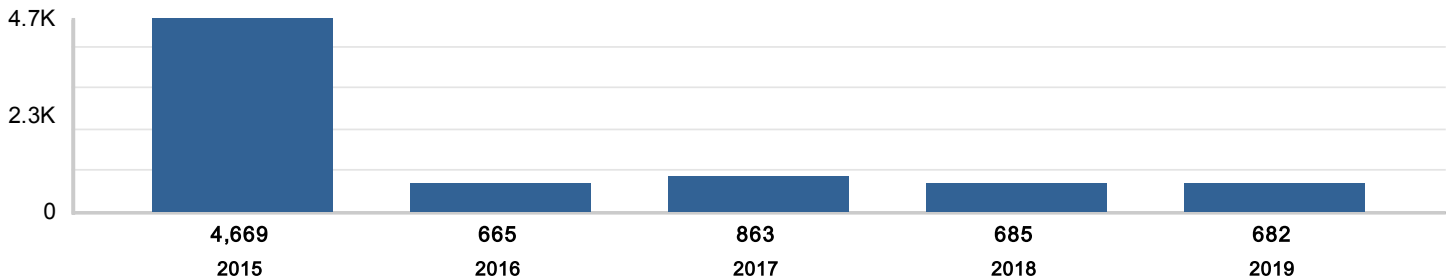
ONLINE ENROLLMENTS ³
(Calendar year to date)

42 out of 273

ENROLLMENT TRENDS (BY QUARTER) ⁴



ENROLLMENT TRENDS (BY YEAR) ⁴



¹ Total number of enrolled participants in this plan.

² Participants who open and close their account within the calendar year, will not be counted in year-to-date enrollment numbers.

³ The number of online enrollments out of new enrollments.

⁴ Total number of participants enrolled by quarter or by year.

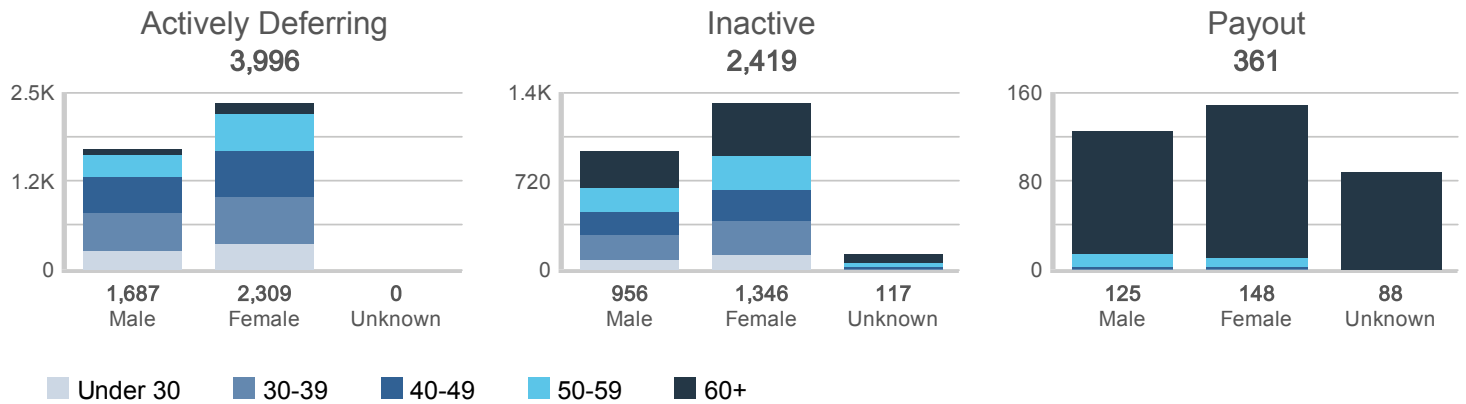
PARTICIPANT DEMOGRAPHICS

How participants are engaged in the plan



Enrolled participant data⁵

(as of 09/30/2020)



Actively Deferring 3,996

Inactive 2,419

Payout 361

	Male	Female	Unknown	Male	Female	Unknown	Male	Female	Unknown
Under 30	265	358	0	84	117	0	0	0	0
30 - 39	525	660	0	192	269	1	1	2	0
40 - 49	503	643	0	183	262	19	1	1	0
50 - 59	314	500	0	201	272	27	12	8	0
60+	80	148	0	296	426	70	111	137	88

⁵ Actively deferring - Participants with a balance, a contribution in the past 30 days and a status of employed.

Inactive - Participants with a balance, no contribution in the past 30 days and no status of payout.

Payout - Participants with a balance and a status of payout.

CONTRIBUTIONS & INVESTMENTS

What your participants are contributing

AVERAGE ACCOUNT¹
BALANCE
(as of 09/30/2020)

\$44,211



AVERAGE ACCOUNT BALANCE BY YEAR

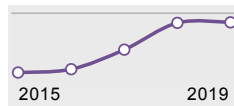


YOUR PLAN
\$44,211



AVERAGE CONTRIBUTION¹
PER PAY
(as of 09/30/2020)

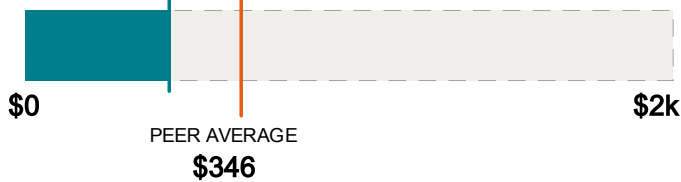
\$232



AVERAGE CONTRIBUTION BY YEAR



YOUR PLAN
\$232



Balances & contributions by age & gender

(as of 09/30/2020)

Average account balance

	Male	Female	Unknown
Under 30	\$5,098	\$2,353	\$0
30 - 39	\$11,140	\$6,740	\$13
40 - 49	\$45,380	\$20,737	\$25,748
50 - 59	\$85,563	\$57,401	\$57,532
60+	\$131,024	\$91,988	\$71,649

Average annualized contributions

	Male	Female	Unknown
Under 30	\$2,289	\$1,053	\$0
30 - 39	\$3,172	\$1,770	\$0
40 - 49	\$4,787	\$1,766	\$92
50 - 59	\$10,931	\$6,695	\$50
60+	\$25,001	\$10,918	\$129

¹A peer group consists of NRS plans with similar assets. This peer group comparison includes cases with \$100 million - \$1 billion.

CONTRIBUTION & INVESTMENTS

What your participants are contributing

<div>4% PARTICIPANTS WITH INCREASED CONTRIBUTIONS (Calendar year to date)</div>		<div>4% PARTICIPANTS WITH AUTOMATIC CONTRIBUTION INCREASE (Calendar year to date)</div>	
<div>2020 IRS limits</div> <div><div>Regular Limit \$19,500</div><div>50+ Catch Up \$6,500</div><div>3-Year Catch Up \$19,500</div></div>			

How your participants are invested

<div>ASSET ALLOCATION ¹ (as of 09/30/2020)</div> <div>NUMBER OF ASSET CLASSES</div> <div><div><div>115.7%</div><div>26.6%</div><div>34.9%</div><div>43.7%</div><div>5+69.0%</div></div><div></div></div>		<div>ASSET DIVERSIFICATION ² (as of 09/30/2020)</div> <div>AVG. # ASSET CLASSES</div> <div>4.4</div> <div>PEER GROUP</div> <div>4.4</div> <div>RECOMMENDED</div> <div>5</div>	
<div><div></div><div>ProAccount (as of 09/30/2020)</div></div>			
<div>TOTAL PROACCOUNT BALANCE</div> <div>\$24,518,196</div>		<div>PARTICIPANTS WITH PROACCOUNT</div> <div>655</div> <div>out of 6,776 total enrolled participants</div>	
		<div>AVG ACCOUNT BALANCE WITH PROACCOUNT</div> <div>\$37,432</div>	

¹ Percentage of participants by number of investment classes.

² Average number of asset classes - Average number of asset classes in which participants are invested.

Peer group - Average number of asset classes in which this peer group (cases with \$100 million - \$1 billion) is invested.

Recommended number of asset classes - The number of asset classes in which a participant should be invested for ideal diversification.

RETIREMENT READINESS

How many participants are prepared for retirement



Online engagement

(as of 09/30/2020)

TOTAL ENROLLED PARTICIPANTS

6,776

ENROLLED PARTICIPANTS WITH AN ONLINE ACCOUNT

3,688



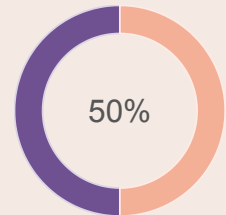
Retirement readiness

(as of 09/30/2020)

PARTICIPANTS WITH A RETIREMENT GOAL ¹

2,150

PARTICIPANTS 'ON TRACK' FOR RETIREMENT ²

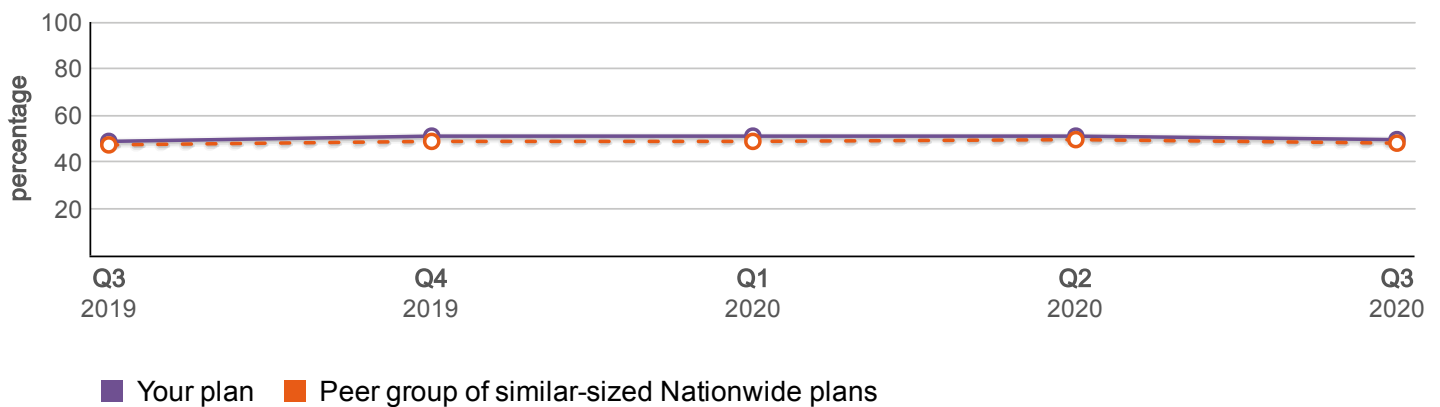


Participants who actively review their online account and use their retirement outlook tools are 4 times more likely to take action and save more for retirement.



Peer comparison

Retirement readiness peer comparison



NRM-17390AO

¹ Participants with a retirement goal from My Interactive Retirement Planner®.

² Participants with a retirement goal from My Interactive Retirement Planner® and a retirement readiness score of "on track" (.915 or higher).



Asset class totals

Asset class	2018	2019	2020 YTD	% of total
Mid cap	\$12,523,348.23	\$16,132,398.74	\$15,747,832.28	5.2%
Large cap	\$93,176,291.92	\$113,464,259.09	\$126,428,259.80	42.1%
Balanced	\$1,941,773.18	\$0.00	\$0.00	0.0%
Bonds	\$10,176,774.77	\$12,609,798.74	\$15,582,458.55	5.2%
Specialty	\$4,244,179.45	\$6,693,393.11	\$5,411,466.60	1.8%
Loan	\$5,775,477.61	\$6,183,451.80	\$6,330,429.38	2.1%
Asset allocation	\$23,444,046.34	\$34,918,717.27	\$36,357,175.77	12.1%
International	\$13,403,911.74	\$16,510,275.24	\$15,793,972.51	5.3%
Small cap	\$10,460,272.14	\$12,363,029.67	\$10,641,904.96	3.5%
Fixed assets and cash	\$63,310,621.43	\$65,156,632.48	\$67,695,357.39	22.6%
Total	\$238,456,696.81	\$284,031,956.14	\$299,988,857.24	100%

 Total contributions by asset class

Asset class	2018	2019	2020 YTD	% of total
Mid cap	\$772,832.82	\$741,158.85	\$627,845.69	5.5%
Large cap	\$3,232,352.56	\$3,340,342.18	\$2,673,590.17	23.4%
Balanced	\$87,797.17	\$28,914.38	\$0.00	0.0%
Bonds	\$636,738.51	\$665,120.03	\$573,183.52	5.0%
Specialty	\$294,319.04	\$319,313.54	\$366,808.58	3.2%
Asset allocation	\$4,194,715.90	\$5,356,843.53	\$4,176,992.78	36.5%
International	\$1,085,088.04	\$1,131,789.27	\$864,918.63	7.6%
Small cap	\$675,505.82	\$747,855.28	\$480,768.08	4.2%
Fixed assets and cash	\$2,124,177.09	\$2,076,823.16	\$1,673,584.14	14.6%
Total	\$13,103,526.95	\$14,408,160.22	\$11,437,691.59	100%

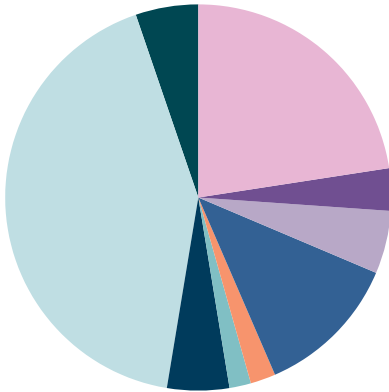
ASSET & FUND DETAILS

2020



Asset allocation

(as of 09/30/2020)



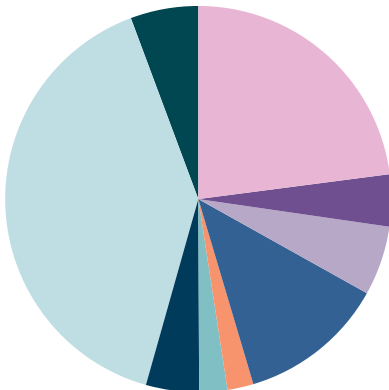
ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	5.2%	4.8%	0.5% ●
Large cap	42.1%	19.8%	22.3% ●
Balanced	0.0%	1.6%	-1.6% ●
Bonds	5.2%	4.3%	0.9% ●
Short term	0.0%	2.2%	0.0%
SDO	0.0%	0.1%	0.0%
Specialty	1.8%	0.5%	1.3% ●
Loan	2.1%	0.0%	2.1% ●
Asset allocation	12.1%	13.4%	-1.3% ●
International	5.3%	5.3%	0.0%
Small cap	3.5%	2.9%	0.6% ●
Fixed assets and cash	22.6%	45.1%	-22.5% ●

2019



Asset allocation

(as of 12/31/2019)



ASSET CLASS	YOUR PLAN	PEER GROUP	DIFFERENCE
Mid cap	5.7%	5.0%	0.6% ●
Large cap	39.9%	18.9%	21.0% ●
Balanced	0.0%	1.6%	-1.6% ●
Bonds	4.4%	4.1%	0.3% ●
Short term	0.0%	2.1%	0.0%
SDO	0.0%	0.0%	0.0%
Specialty	2.4%	0.6%	1.8% ●
Loan	2.2%	0.0%	2.1% ●
Asset allocation	12.3%	15.0%	-2.7% ●
International	5.8%	5.5%	0.3% ●
Small cap	4.4%	3.2%	1.1% ●
Fixed assets and cash	22.9%	43.8%	-20.8% ●

BALANCE DETAILS



Total account balance

(as of 09/30/2020)

Money source	Current value
Participant assets	\$299,988,857.24
Salary Reduction	\$283,100,890.91
Rollover (Pre-Tax)	\$8,564,873.03
Rollover 457	\$1,618,017.92
Roth Contribution	\$274,255.60
Roth Rollover 457	\$10,683.41
Salary Reduction IRR	\$89,706.99
Loan balance	\$6,330,429.38
Total plan assets	\$299,988,857.24

BALANCE DETAILS



Loan Details

(as of 09/30/2020)

Loan type	Number of loans	Principal value
Active loans		
General purpose loan	825	\$5,176,741.01
Primary residence loan	40	\$410,526.82
Defaulted loans*		
General purpose loan	136	\$738,976.48
Primary residence loan	2	\$4,185.07
Total	1,003	\$6,330,429.38

* Default amounts are included in Beginning and Ending Balance



Contributions and transfers/rollovers-in

(as of 09/30/2020)

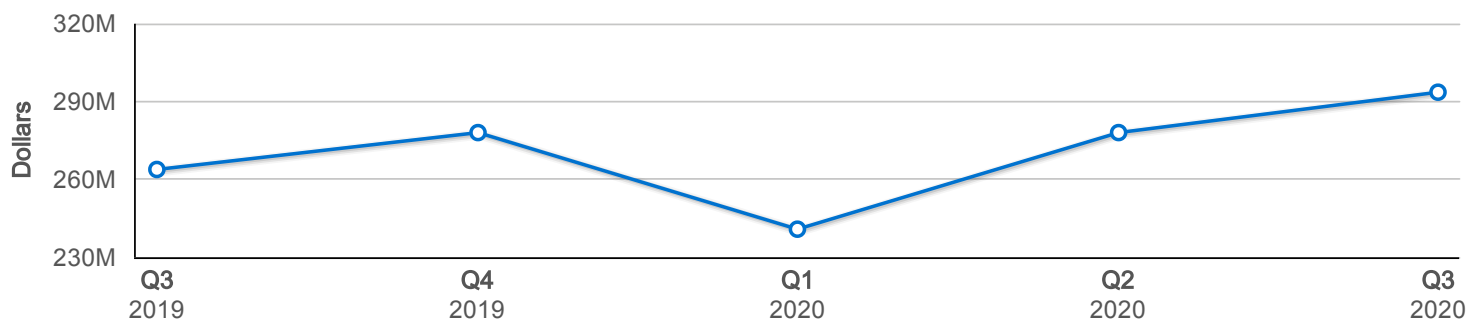
Type	Year to date
Contributions	\$10,659,654.81
Transfers/Rollovers-In	\$778,036.78
Total	\$11,437,691.59



Balance activity by quarter

Change in balance from last quarter

▲ 5.6%
FROM LAST QUARTER

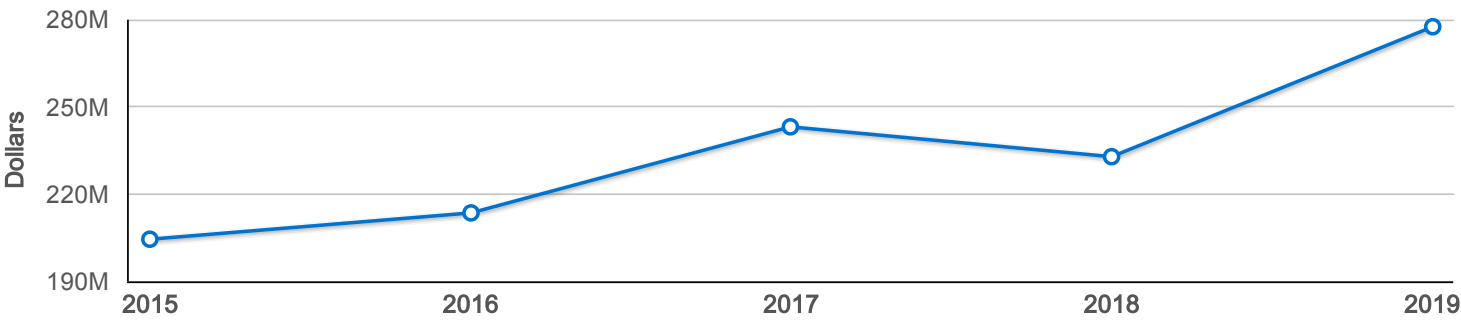




Balance activity by year

Change in balance from last year

▲ 19.4%
FROM LAST YEAR



	2015	2016	2017	2018	2019
Total balance	\$204,299,485.32	\$213,331,316.00	\$243,210,743.20	\$232,681,219.20	\$277,848,504.34

Top opportunities to improve plan health

- ✓ **Encourage enrollment**
Are you happy with your participation rate? Schedule an enrollment workshop today
- ✓ **Suggest online account usage**
Those who engage in their online account are 4x more likely to save more for retirement
- ✓ **Propose contribution increases**
Anything can help. Talk with your participants about the benefits of saving now for a better tomorrow
- ✓ **Discuss the benefits of Nationwide ProAccount**
How participants are invested can play a big role in their retirement health

Additional opportunities

How participants are engaged in the plan

- ✓ **Are your participants in the correct status based on their age?**
Check in with participants who may not be in the correct status.

What your participants are contributing

- ✓ **Starting to save early is one of the best ways to prepare for retirement.**
Contact your Nationwide representative to schedule a workshop with your participants under the age of 30 to help them understand the benefits of saving more now.
- ✓ **Are your female participants actively contributing?**
Host a workshop for women eligible and enrolled in your plan. Nationwide's Women & Investing tools can help.
- ✓ **Incremental increases can go a long way.**
Let your participants know how having an automatic annual contribution increase can help them reach their retirement goal.
- ✓ **Work with your Nationwide Retirement Specialist to help manage your loans.**
- ✓ **Are those closer to retirement aware of catch-up contributions?**
Let your participants know that catch-up contributions may help them reach their goal.

How your participants are invested

- ✓ **Are participants diversified enough?**
Call your Nationwide retirement specialist and discuss your participants' asset diversification.

How many participants are prepared for retirement

- ✓ **How many participants are getting close to retirement?**
Talk with your participants about which payout strategies may benefit them the most.

Explicit Asset Fee Summary

EXPLICIT ASSET FEE SUMMARY

	Plan Sponsor Fee Amount	NRS Fee Amount
July	\$22,036.00	\$24,487.06
August	\$22,924.19	\$25,474.50
September	\$21,646.07	\$24,051.19
3Q2020 Revenue Total	\$66,606.26	\$74,012.75

Fee Normalization Calculation

FEE NORMALIZATION CALCULATION

Fund Name	Fund	Ticker	07/31/2020 Account Value	08/31/2020 Account Value	09/30/2020 Account Value	Jul-2020 Annual Fund Srvc Fee Rate	Aug-2020 Annual Fund Srvc Fee Rate	Sep-2020 Annual Fund Srvc Fee Rate	3Q2020 Fund Service Fee Payment Amount
Alger Spectra Fund - Class Y	NTVB24	ASPYX	\$56,305,115	\$61,152,971	\$59,263,491	0.000%	0.000%	0.000%	\$0
BlackRock EAFE Equity Index Fund T	NTV194	BLKAX	\$3,248,291	\$3,486,827	\$3,394,742	0.000%	0.000%	0.000%	\$0
BlackRock Equity Index Fund M	NTV195	BLKBX	\$51,684,429	\$54,615,497	\$52,212,426	0.000%	0.000%	0.000%	\$0
BlackRock Mid Capitalization Equity Index Fund M	NTV196	BLKCX	\$8,502,565	\$8,763,932	\$8,482,416	0.000%	0.000%	0.000%	\$0
BlackRock Russell 2000 Index Fund M	NTV197	BLKDX	\$3,618,606	\$3,789,682	\$3,683,001	0.000%	0.000%	0.000%	\$0
BlackRock US Debt Index Fund W	NTV198	BLKEX	\$6,276,705	\$6,504,603	\$6,705,526	0.000%	0.000%	0.000%	\$0
Columbia Dividend Income Fund - Class Y	NTV264	CDDYX	\$14,753,602	\$15,292,558	\$14,952,342	0.000%	0.000%	0.000%	\$0
Fidelity Advisor Real Estate Income Fund - Institutional Class	NTV265	FRIRX	\$1,728,110	\$1,809,426	\$1,826,788	0.250%	0.250%	0.250%	\$1,123
Franklin Utilities Fund - Class R6	NTV266	FUFRX	\$3,891,384	\$3,685,215	\$3,584,678	0.000%	0.000%	0.000%	\$0
Fresno County Stable Value Fund	NTG004		\$67,677,589	\$67,819,635	\$67,695,357	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2015 Trust	NTV354		\$4,403,527	\$4,513,493	\$4,315,374	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2020 Trust	NTVA03		\$166,672	\$188,652	\$186,303	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2025 Trust	NTV355		\$11,127,068	\$11,462,743	\$11,181,577	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2030 Trust	NTVA04		\$473,335	\$472,493	\$128,862	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2035 Trust	NTV356		\$7,725,289	\$7,904,733	\$7,777,084	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2040 Trust	NTVA05		\$12,513	\$16,715	\$17,043	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2045 Trust	NTV357		\$7,651,139	\$7,793,337	\$7,640,726	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2050 Trust	NTVA06		\$51,252	\$54,901	\$55,840	0.000%	0.000%	0.000%	\$0
Great-West Lifetime 2055 Trust	NTV358		\$4,928,921	\$5,108,038	\$5,054,368	0.000%	0.000%	0.000%	\$0
Invesco Oppenheimer Developing Markets Fund - Class R6	NTV08X	ODVIX	\$2,322,945	\$2,441,999	\$2,411,337	0.000%	0.000%	0.000%	\$0
Janus Henderson Small Cap	NTV269	JDSNX	\$1,192,494	\$1,233,539	\$1,151,893	0.000%	0.000%	0.000%	\$0
Loan	LXM001		\$4,972,171	\$5,173,328	\$5,587,268	0.000%	0.000%	0.000%	\$0
Metropolitan West Funds - Total Return Bond Fund - Plan Class	NTV381	MVTSX	\$6,161,385	\$6,352,658	\$6,394,528	0.000%	0.000%	0.000%	\$0
Nicholas Limited Edition Fund - Institutional Class	NTV268	NCLEX	\$6,002,029	\$6,004,696	\$5,807,011	0.000%	0.000%	0.000%	\$0
T. Rowe Price Mid-Cap Growth Fund - I Class	NTV981	RPTIX	\$7,288,575	\$7,363,751	\$7,265,417	0.000%	0.000%	0.000%	\$0
T. Rowe Price Overseas Stock Fund - I Class	NTV509	TROIX	\$9,818,758	\$10,268,878	\$9,987,894	0.000%	0.000%	0.000%	\$0
Vanguard Total International Bond Index Fund - Admiral	NTV668	VTABX	\$2,318,451	\$2,885,354	\$2,482,405	0.000%	0.000%	0.000%	\$0
Total			\$294,302,920	\$306,159,655	\$299,245,696				\$1,123

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YOUR DEDICATED SERVICE TEAM

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