



Personal Information

Plan Name: Elected Officials 401(a) Defined Contribution Retirement System Plan ID: 0053830001
Name: _____
SSN: _____ Date of Birth: _____ Primary Phone: _____
Street Address: _____
City: _____ State: _____ ZIP: _____
Employer: _____ Position: _____
Email: _____
Contribution Start Date: _____ Contribution Amount: 6% Employer and 8% Employee
How would you like to be contacted if additional information is required? Phone Email

Paperless Delivery Consent

Paperless Delivery: By providing your email address you are consenting to electronic (paperless) delivery of documents related to your retirement plan, e.g. - statements, confirmations, terms, agreements, etc. Check the box below if you would prefer to receive paper copies of the documents via U.S. Mail to the address provided above.

I do NOT consent to Paperless Delivery. Please provide the documents related to my retirement plan via U.S. Mail.

Beneficiary Designation (will replace any prior designation)

IMPORTANT NOTES: 1) Allocations must total 100% for each category of beneficiary; and 2) If you designate a single primary or contingent beneficiary and do not list a percentage, it will be designated as 100%.

I have additional beneficiaries. If you want to designate more than 2 of each type of beneficiary, you may attach a page with the additional beneficiary information. Allocations must still total 100% for each category.

Primary Beneficiary(ies) (Allocations must total 100%):

1. Full Name: _____ Allocation: _____%
Relationship: _____ SSN: _____ Date of Birth: _____
Address: _____ Phone: _____
2. Full Name: _____ Allocation: _____%
Relationship: _____ SSN: _____ Date of Birth: _____
Address: _____ Phone: _____

Contingent Beneficiary(ies) (Allocations must total 100%):

1. Full Name: _____ Allocation: _____%
Relationship: _____ SSN: _____ Date of Birth: _____
Address: _____ Phone: _____
2. Full Name: _____ Allocation: _____%
Relationship: _____ SSN: _____ Date of Birth: _____
Address: _____ Phone: _____

Disability Program Authorization

This form will also be used to enroll you in the Elected Officials' Defined Contribution Retirement System Disability Program administered by the Public Safety Personnel Retirement System. Therefore, please complete, sign, and mail or fax the form to:

PSPRS
Attn: Active Member Department
3010 E Camelback Road, Suite 200
Phoenix, AZ 85016

Fax: (602) 296-2368

Signature: _____ **Date:** _____

Funding Options

Asset Allocation -

American Funds Target Destination Series

- _____ % RFTTX American Funds Target Retire R6 2010
- _____ % RFJTX American Funds Target Retire R6 2015
- _____ % RRCTX American Funds Target Retire R6 2020
- _____ % RFDTX American Funds Target Retire R6 2025
- _____ % RFETX American Funds Target Retire R6 2030
- _____ % RFFT X American Funds Target Retire R6 2035
- _____ % RFGTX American Funds Target Retire R6 2040
- _____ % RFHTX American Funds Target Retire R6 2045
- _____ % RFITX American Funds Target Retire R6 2050
- _____ % RFKTX American Funds Target Retire R6 2055
- _____ % RFUTX American Funds Target Retire R6 2060
- _____ % RFVTX American Funds Target Retire R6 2065

International

- _____ % DEMIX Delaware Emerging Markets Fund (Institutional Class)
- _____ % RERGX EuroPacific Growth Fund^(R) (Class R6)
- _____ % TSWIX Transamerica International Equity Fund (Class I)
- _____ % VTIA X Vanguard Total International Stock Index Fund Admiral

Small Cap

- _____ % APHSX Artisan Small Cap Fund (Institutional Class)
- _____ % VSORX Victory Sycamore Small Company Opportunity Fund (Class R6)

Mid Cap

- _____ % OTCKX MFS Mid Cap Growth Fund (Class R6)
- _____ % VEXAX Vanguard(R) Extended Market Index Fund (Admiral^(TM) Shares)
- _____ % VEVRX Victory Sycamore Established Value Fund (Class R6)

Large Cap

- _____ % SBLYX ClearBridge Large Cap Growth Fund (Class I)
- _____ % PEIYX Putnam Large Cap Value Fund (Class Y)
- _____ % VFIAX Vanguard 500 Index Fund (Admiral Shares)
- _____ % VVIAX Vanguard Value Index Fund (Admiral Shares)
- _____ % VIGAX Vanguard^(R) Growth Index Fund (Admiral^(TM) Shares)

Balanced

- _____ % RLBGX American Funds American Balanced R6

Specialty

- _____ % CMNIX Calamos Market Neutral Income Fund (Class I)
- _____ % DFGEX DFA Global Real Estate Securities Portfolio (Institutional Class)
- _____ % PCRIX PIMCO CommodityRealReturn Strategy Fund^(R) (Institutional Class)

Bonds

- _____ % BCOIX Baird Core Plus Bond Fund (Institutional Class)
- _____ % BPRIX BlackRock Inflation Protected Bond Fund (Institutional Shares)
- _____ % PHYZX PGIM High Yield Fund (Class Z)
- _____ % HWDVX The Hartford World Bond Fund (Class R6)

Fixed/Cash

- _____ % WOTXX Allspring 100% Treasury Money Market Fund (Institutional Class)
- _____ % N/A Nationwide Fixed Account

100 % Total for both columns must equal 100%¹

¹If the total investment option allocation percentage equals less than 100%, the remainder will be allocated to the Plan's default option. American Funds Target Retire is your plan default fund and your age-appropriate Target date fund will be selected. If the total investment option percentage exceeds 100%, 100% of your contributions will be allocated to the American Funds Target Retire.

Authorization

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

Signature: _____ **Date:** _____

Retirement Specialist Name (Print): _____ Agent #: _____

Form Return

By mail: Nationwide Retirement Solutions
PO Box 182797
Columbus OH 43218-2797

By fax: 1-877-677-4329

By email: rpublic@nationwide.com



The purpose of the Memorandum of Understanding is to highlight some of the characteristics, restrictions and costs of participation in the Plan. While all efforts have been made to cover the main provisions of participation in the Plan, this Memorandum of Understanding is not intended to cover all specific details of the Plan. I have read and acknowledge the following:

General Provisions of Participation

My employer has adopted the 401(a) Elected Officials Defined Contribution Plan for the Public Safety Personnel Retirement System (PSPRS), which is administered by Nationwide Retirement Solutions, Inc. (NRS).

I have reviewed and understand this Memorandum and I have had the opportunity to contact NRS with questions regarding the terms of my participation within the Plan.

1. All Participant contributions made shall be picked up and paid by an Employer in lieu of contributions made by the Participant. The contributions picked up by an Employer may be made through a reduction in the Participant's salary or as an offset against future salary increases, or a combination of both.
2. The Internal Revenue Code (Code) sets limits on the maximum amount I may contribute to the Plan and other retirement accounts on an annual basis. It is my responsibility to adhere to these maximums. Upon request, a NRS representative will provide me assistance to determine my contribution limits.
3. I may elect a beneficiary to receive the proceeds of my account upon my death. Should I fail to make such election, upon death, the proceeds of my Plan account shall be paid according to the default beneficiary provisions of the Plan. My beneficiary elections must be made on a form provided by NRS and become effective only upon acceptance and processing of the form by NRS.
4. The Internal Revenue Code has prescribed specific conditions that must be met in order to take a distribution from the Plan without penalty. The conditions generally include separation from service, attainment of age 59½, death, or disability.
5. Generally, you must begin taking distributions from the Plan no later than April 1 following the year you reach age 70½ (or age 72 if born after June 30, 1949). If you continue to work for this employer beyond age 70½ (or age 72 if born after June 30, 1949), generally, your distributions must begin no later than April 1 following the year you separate from service or retire. I may defer distributions until the date I actually retire.
6. Distributions from my account will be taxable and may be subject to penalty for early withdrawal (withdrawals made prior to age 59½). Upon distribution, I will receive a special tax withholding notice that describes the options then available to me.
7. All funds are immediately vested.
8. I will notify NRS, in writing, of any financial changes, non-financial changes, or requests for distribution.
9. I understand that at the time I separate from service, I can elect a lump sum distribution, a systematic withdrawal or a rollover to another qualified plan.
10. Service purchase transfers are allowed from this plan.
11. Qualified rollovers into the plan are allowed.

Provisions of Investment Options

1. The investment options available to me through the participation in the plan, unless otherwise noted, are variable and subject to increase or decrease in value according to changes in the market. My principal (contribution amount) is not guaranteed.
2. Nationwide Life Insurance Company guarantees a minimum annual interest rate for the Nationwide Fixed Account. Annual guarantees and quarterly declared interest rates may be higher.
3. There may be restrictions on exchanges from the Nationwide Fixed Annuity. I may contact my local NRS Representative for information on specific restrictions that may apply to the Plan.
4. Some mutual funds may impose a short term trade fee. Please read the underlying prospectuses carefully.
5. I may request additional information regarding any of the investment options available to me under the Plan by contacting NRS.

Administrative Fees

I understand that there are no annual administrative fees and only underlying fund house expenses apply. There is an explicit administrative fee of .11%.

Nationwide Fixed Account

1. A guaranteed interest rate is declared quarterly and credited daily, which is not lower than the minimum annual rate.
2. Nationwide may earn a spread on assets held in the Nationwide Fixed Account, which is reflected in the crediting rate. The spread represents the difference between what Nationwide earns on investments and what it credits to the Fixed Account as interest.
3. Exchanges or transfers may be made based upon one of the following options as chosen by your employer:

Exchanges and/or transfers of money from the Fixed Account may be made no more than twice a year and may not exceed 40% of the participant's Fixed Account value. Once the 40% limit has been reached, no further exchanges/transfers will be permitted out of the participant's Fixed Account during the remainder of the calendar year. If the Fixed Account value is less than or equal to \$1,000, the participant can exchange/transfer up to the entire account value. Each exchange/transfer will count toward the limitation of two exchanges/transfers out of the Fixed Account per year. Additionally, a five-year exchange/transfer election allows for the systematic movement of 100% of the participant's account value out of the Fixed Account on a monthly basis over a five-year period. If elected, the participant cannot defer, exchange, or transfer into his/her Fixed Account during the five-year term without canceling this election.

Exchange: An exchange is the movement of money between the Nationwide Life Fixed Account and Variable Annuity options and/or between funds in the Variable Annuity option.

Transfer: A transfer is the movement of money between product providers within the same plan

Mutual funds payments disclosure

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. Additionally, Nationwide may enter into arrangements to allocate all or a portion of these payments to plan sponsors for plan expenses. For more detail about the payments Nationwide receives, please visit psprsdcp.com.

Endorsement disclosure

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 psprsdcp.com. Nationwide has endorsement relationships with the National Association of Counties, and the International Association of Firefighters-Financial Corporation. More information about the endorsement relationships may be found online at psprsdcp.com.

Consent to Paperless Delivery and access

By providing your email address here, you are agreeing and consenting to receive and view plan benefit statements, correspondence and confirmations, and other communications electronically. These materials will be provided through an email message notifying you that electronic documents are available online for you to view and print. This replaces all written communication associated with your Retirement Plan(s) serviced by Nationwide and you will no longer receive these documents via U.S. Mail. By providing your consent to paperless delivery, you are acknowledging and confirming that you are consenting to receive Plan Communications electronically, as they are now available or as they may be required or become available in the future and that you have access to view and print your documents electronically from the website and to save them from your computer or other electronic device. If you would like to receive the above referenced documents in paper form via U.S. Mail you can do so by contacting Customer Service at 1-877-677-3678 and request paper. You may opt out of paperless delivery of your plan related documents at any time. There is no additional cost to receive documents in paper format via U.S. Mail.

Changing your email address and your paperless delivery preferences

You are able to update your email address or change your Paperless Delivery Preferences anytime either on the web site or via Customer Service.

Your right to revoke consent

You have the right to revoke your consent to receive documents electronically. Your consent shall be effective until you revoke it by changing your delivery preferences via Customer Service or on the website by selecting U.S. Mail delivery.