

Participant Information

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

Name		Social Security Number	
Address		Date of Birth	
City, State, & Zip Code		Contact Phone Number	
Employer Name		Alternate/Cell Phone Number	
Plan ID	0038073001	Gender	<input type="checkbox"/> male <input type="checkbox"/> female
Email Address			

Type of Request

New Reinstatement Change

Deferrals can start, increase or decrease no earlier than the first day of the month following the month this application is signed.

Start Deferral on: _____

Deferral Summary, Payroll Frequency and Catch-Up Provision

Deferral Amount:	\$	%	<input type="checkbox"/> Enroll me in asset rebalancing. I agree to comply with and be bound by the terms and conditions of the service including any restrictions imposed by the investment options. I understand I can obtain more information about the service, its terms and conditions by contacting the NRS Service Center.
Sub Total:	\$	%	
Special:	\$	%	
Total Deferral:	\$	%	
Includible Compensation:	\$	%	
Special Pay Period Ending Dates			Catch-Up Provision Utilized
Start:			<input type="checkbox"/> Yes (50 and over) <input type="checkbox"/> Yes (standard catch-up) <input type="checkbox"/> No
Stop:			
Number of Pay Periods (annuity only):			Normal Retirement Age:

Funding Options

Only for New Business or Allocation Changes

(Must be in Whole % and Total 100%)

ASSET ALLOCATION (NATIONWIDE® TARGET DESTINATION SERIES)		MID CAP	
_____ %	2015 Fund (Institutional Service Class)	_____ %	American Century Vista Fund (Investor Class)
_____ %	2020 Fund (Institutional Service Class)	_____ %	JP Morgan Mid Cap Value Fund (Class A)
_____ %	2025 Fund (Institutional Service Class)	_____ %	Nationwide® Mid Cap Market Index Fund(Class A)
_____ %	2030 Fund (Institutional Service Class)	LARGE CAP	
_____ %	2035 Fund (Institutional Service Class)	_____ %	American Century Growth Fund ³ (Investor Class)
_____ %	2040 Fund (Institutional Service Class)	_____ %	American Century Value Fund (Investor Class)
_____ %	2045 Fund (Institutional Service Class)	_____ %	American Funds The Growth Fund of America(R) Inc. ³ (Class A)
_____ %	2050 Fund (Institutional Service Class)	_____ %	Dreyfus Appreciation Fund, Inc.
_____ %	Retirement Income Fund (Institutional Service Class)	_____ %	Dreyfus S&P 500 Index Fund ³
ASSET ALLOCATION (NATIONWIDE® INVESTOR DESTINATION SERIES)		_____ %	Fidelity Contrafund ^{2,3}
_____ %	Aggressive Fund (Service Class)	_____ %	Fidelity Equity-Income Fund ³
_____ %	Moderate Aggressive Fund (Service Class)	_____ %	INVESCO Van Kampen Growth & Income Fund
_____ %	Moderate Fund (Service Class)	_____ %	Janus Fund ³
_____ %	Moderate Conservative Fund (Service Class)	_____ %	Nationwide® Fund (Class D)
_____ %	Conservative Fund (Service Class)	_____ %	Nationwide® Large Cap Growth Portfolio
ASSET ALLOCATION (T. ROWE RETIREMENT FUNDS INC.)		_____ %	Nationwide® S&P 500 Index Fund (Institutional Service Class)
_____ %	Retirement 2010 Fund (Advisor Class)	_____ %	Neuberger Berman Equity Funds - Socially Responsive Fund
_____ %	Retirement 2020 Fund (Advisor Class)	_____ %	T. Rowe Price Growth Stock Fund (Advisor Class)
_____ %	Retirement 2030 Fund (Advisor Class)	BALANCED	
_____ %	Retirement 2040 Fund (Advisor Class)	_____ %	American Funds The Income Fund of America (Class A)
_____ %	Retirement Income Fund (Advisor Class)	BONDS	
INTERNATIONAL		_____ %	Nationwide® Bond Index Fund (Class A)
_____ %	American Century International Discovery Fund (Investor Class)	_____ %	PIMCO Total Return Fund (Class A)
_____ %	Nationwide® International Index Fund (Class A)	_____ %	Waddell & Reed Advisor High Income Fund (Class Y)
_____ %	Nationwide® International Value Fund (Institutional Service Class)	FIXED/CASH	
_____ %	Oppenheimer Global Fund (Class A)	_____ %	Fed. U.S. Gov't Securities Fund: 2-5 Year Trust ³ (Institutional Shares)
SMALL CAP		_____ %	Nationwide® Money Market Fund (Prime Shares)
_____ %	Brown Capital Management Small Company Fund (Institutional Class)	_____ %	Nationwide® Fixed Account
_____ %	Nationwide® Variable Insurance Trust: Nationwide Multi-Manager NVIT Small Company Fund (Class I)	Total for both columns must equal 100%¹	
_____ %	Nationwide® Small Cap Index Fund (Class A)		
_____ %	Nationwide® U.S. Small Cap Value Fund (Institutional Service Class)		
_____ %	Neuberger Berman Equity Trust - Genesis Fund (Trust Class)		

Beneficiary Designation

Beneficiary Type	Beneficiary Name	Split %	Relationship	Date of Birth
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent				
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent				

Check here if this is a change of beneficiary. (Beneficiaries listed below replace any prior designation)
PLEASE NOTE: Percentage split must total 100%, and must be in whole percentages.

Authorization

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.**

Participant's Signature	Date
Retirement Specialist's Signature	Retirement Specialist's Number

**CITY OF SAN ANTONIO DEFERRED COMPENSATION PLAN
MEMORANDUM OF UNDERSTANDING**

1. I understand that my participation in the Plan is governed by the terms and conditions of the Plan Document. The product information brochure and fund prospectuses are available upon request at www.nrsforu.com or by calling 1-877-NRS-FORU.
2. The total annual deferral amount to all 457(b) plans is the lesser of \$16,500 or 100% of includible compensation. 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.
3. 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 an 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.
4. Generally, 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, generally, my distributions must begin no later than April 1st following the year I have a severance from employment or retire. I should consult the Plan Document for further details. All distributions are tax able 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 generally 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.**
5. The funds in my account may be eligible for rollover to a traditional or Roth 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.
6. 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.
7. I understand that all products are optional.
8. I understand that I may make changes among the investment options within my account as frequently as daily, but any change may be subject to the restrictions of the Plan and/or the investment provider. Some mutual funds may impose a short term trade fee. Please read the underlying prospectus carefully. Changes may be made by calling 1-877-NRS-FORU (1-877-677-3678) or logging on to www.nrsforu.com.
9. I understand I must defer a minimum of \$20 per month into the Plan to satisfy minimum plan requirements.
10. I understand that no changes will be effective until they are processed in the Deferred Compensation Service Center.
11. Participants enrolling or electing to increase 457 deferrals must provide includible compensation data acceptable to NRS and notify NRS of any subsequent decrease in includible compensation.
12. Availability of life insurance options and other investment options may vary by plan. 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.

NATIONWIDE LIFE FIXED ACCOUNT

1. A guaranteed interest rate is declared quarterly and credited daily, which is not lower than the minimum annual rate.
2. Exchanges or transfers may be made based upon one of the following options as chosen by your entity (employer).
Exchanges and/or transfers from the Fixed Annuity may be made up of 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 Account as of December 31 of the previous calendar year. Once this aggregate limit is met, no further exchanges or transfer into my Fixed Account for the 5-year term without cancelling the Provision.

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

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

3. Nationwide may earn a spread on assets held in the Nationwide Fixed Account, which is reflected in the crediting rate.

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:

Fund Series	Maximum Variable Account Amount Expense Fee
Nationwide Asset Allocation Funds	.000%
T Rowe Funds Asset Allocation 0.25%
Select Spectrum 0.25%
Passage Series 0.50%

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

Nationwide Retirement Solutions, Inc. and Nationwide Life Insurance Company have endorsement relationships with the National Association of Counties, The United States Conference of Mayors, and the International Association of Firefighters-Financial Corporation. More information about the endorsement relationships may be found online at www.nrsforu.com.

MUTUAL FUND PAYMENT DISCLOSURE

Nationwide Retirement Solutions, Inc. and its affiliates (Nationwide) offer 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.