



Nationwide®
is on your side

Investment Review

Prepared for COUNTY OF RIVERSIDE
As of September 30, 2020

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Important Information

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Investing involves risk, including the possible loss of principal.

Investment returns and principal value will fluctuate; redeemed units may be worth more or less than their original cost. Before investing, one should carefully consider the investment objectives, risks, fees, and expenses. The fund prospectus contains this and other important information. Prospectuses can be obtained by contacting your local retirement representative, or Nationwide Financial at 1-877-677-3678. Please read the prospectuses carefully before investing or sending money.

The performance summary does not reflect fees and charges specific to your plan, including, termination charges, plan recordkeeping fees, participant fees or other product charges.

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The use of Morningstar data, or any other investment tool, is not intended as investment advice to the plan. The Plan Sponsor (or other designated investment fiduciary) is solely responsible for evaluating the appropriateness of the investment options available in the plan. When shown, benchmark data is used for comparative purposes only and generally reflects the investment style or risk of the compared menu option.

It is not possible to invest directly in an index.

Nationwide offers a variety of investment options through this contract. The underlying investment options or their affiliates may make payments to Nationwide. For more detail about the payments Nationwide receives, please visit www.nrsforu.com.

Nationwide Retirement Solutions and Nationwide Life Insurance Company (collectively “Nationwide”) have endorsement relationships with the National Association of Counties, the United States Conference of Mayors, and the International Association of Fire Fighters-Financial Corporation. More information about the endorsement relationships may be found online at www.nrsforu.com.

The unregistered group variable annuity is issued by Nationwide Life Insurance Company, Columbus, OH. Contract number NRC-0105A0, NRC-0105OR. In Oklahoma only: NRC-0105OK.

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All data as of September 30, 2020 unless otherwise noted.

Data accessed on November 09, 2020.

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

Investment Risk Disclosures

Investing involves risk, including the possible loss of principal. There is no guarantee that any investment objective will be met. Please note: Each plan may or may not include all types of funds listed below.

Asset Allocation Funds: These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of these funds, investors are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Bond Funds: Funds that invest in bonds have the same interest rate, inflation and credit risks associated with the bonds in which the funds invest.

Fixed Annuity: The investment objective of a fixed annuity is to provide a low-risk, reasonably high-yield investment. Fixed annuities are managed to earn a high level of return consistent with, and providing for, preservation of capital, high credit quality, liquidity to pay plan benefits, and reasonable tracking of interest rates. Safety, stability, and consistency while providing a competitive return are key attributes. General account asset values and rate guarantees are subject to the claims-paying ability of the issuing insurance company.

Government Bond Funds: While these funds invest primarily in securities of the U.S. Government and its agencies, the fund's value is not guaranteed by these entities.

High Yield Bond Funds: Portfolios that invest in high-yield securities are subject to greater credit risk and price fluctuations than portfolios that invest in higher quality securities. The prices of high-yield bonds tend to be more sensitive to adverse economic and business conditions than are higher-rated corporate bonds. Increased volatility may reduce the market value of high-yield bonds. They are also subject to the claims paying ability of the issuing company.

International/Emerging Markets Funds: Investing internationally involves risks not associated with investing solely in the U.S., such as currency fluctuation, political risk, differences in accounting and the limited availability of information.

Money Market Funds: An investment in a money market fund is not insured or guaranteed by the FDIC or any other federal government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

Non-Diversified Funds: Funds that concentrate in a specific sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.

Real Estate Funds: Investing in real estate funds entails the risks of the real estate business generally, including sensitivity to economic and business cycles, changing demographic patterns and government actions.

Small Company Funds: Stocks of small or small emerging companies may have less liquidity than those of larger, established companies and may be subject to greater price volatility and risk than the overall stock market. Smaller companies are more vulnerable than larger companies to adverse business and economic developments and may have more limited resources. Therefore, they generally involve greater risk.

Stable Value: The Stable Value Fund is managed to protect principal while providing the potential for higher rates of return than other conservative investments, such as money market funds. Stable Value funds are not FDIC insured and are not guaranteed.

Investment Risk Disclosures

Target Date Funds: These funds are designed for people who plan to retire or begin taking income during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time primarily by investing in underlying funds. Therefore, in addition to the expenses of these funds, investors are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. It's important to remember that no strategy can assure a profit or prevent a loss in a declining market; the principal value is not guaranteed at any time including the target date. Investing involves risk, including loss of principal. When redeemed, the amount received may be less than the amount invested. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

All data as of September 30, 2020 unless otherwise noted.

Product Guidelines

Nationwide Life Insurance Company or its affiliates (Nationwide), as product provider, establishes internal guidelines for its retirement plan products and platforms, which serve as the basis for selecting underlying investment options for its products. These guidelines include product competitiveness, consistency with the purpose of the product, Nationwide's business interests, and general investment criteria. The guidelines are subject to change and Nationwide may select options that do not satisfy all criteria.

Selected investment criteria may include such items as:

- **Fund absolute performance**
- **Fund relative performance**
- **Fund expenses**
- **Fund assets**
- **Firm ownership structure and personnel changes**
- **Firm assets under management**
- **Firm track record**
- **Portfolio Manager, or management team, tenure and experience**

Changes in the guidelines above may trigger a change to a product's underlying investment options.

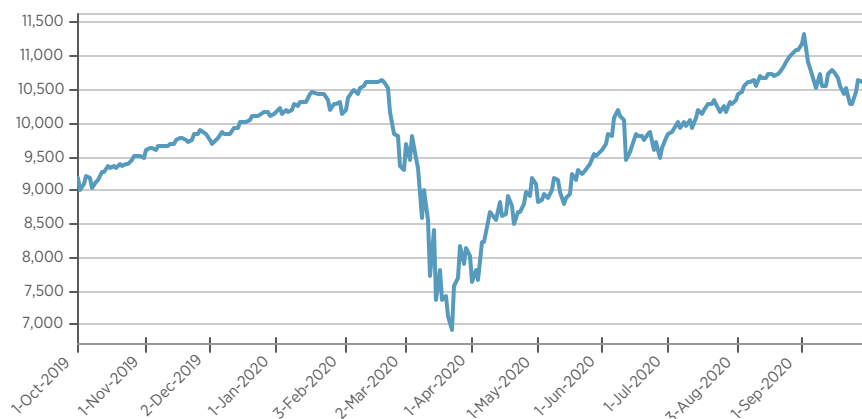
Retirement plan sponsors have the sole and absolute discretion to determine whether the investment options offered through Nationwide's product and platforms are suitable and appropriate for their plan. Nationwide has its own business interests, including profit, in selecting which investment option to offer within its products and cannot act with the unconflicted objectivity required of fiduciaries.

Each plan is ultimately responsible for selecting and monitoring its own investment options consistent with its plan documents and investment guidelines/policy statement.

Returns by Style

U.S. Market

Russell 3000



1 Year Return

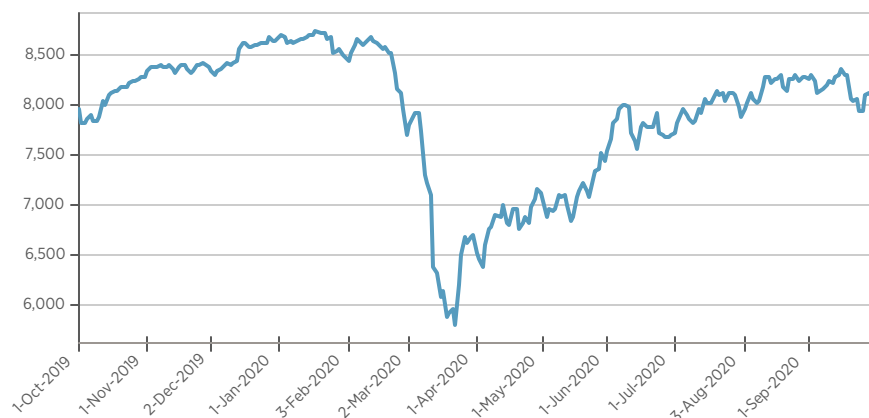
	Value	Blend	Growth
Large	-3.9%	20.3%	41.2%
Mid	-7.3%	4.6%	23.2%
Small	-14.9%	0.4%	15.7%

5 Year Return

	Value	Blend	Growth
Large	8.3%	15.6%	21.4%
Mid	6.4%	10.1%	15.5%
Small	4.1%	8.0%	11.4%

International Market

MSCI EAFE



1 Year Return

	Value	Blend	Growth
Large	-11.4%	0.9%	13.8%
Small/Mid	-7.3%	5.6%	16.6%
	Global 11.0%		Emerging Markets 10.9%

5 Year Return

	Value	Blend	Growth
Large	1.7%	5.8%	9.6%
Small/Mid	4.0%	7.1%	9.5%
	Global 11.1%		Emerging Markets 9.4%

Source: FactSet

Tables reflect index total returns (including reinvestments of dividends). All returns and annotations reflect total return, including dividends.

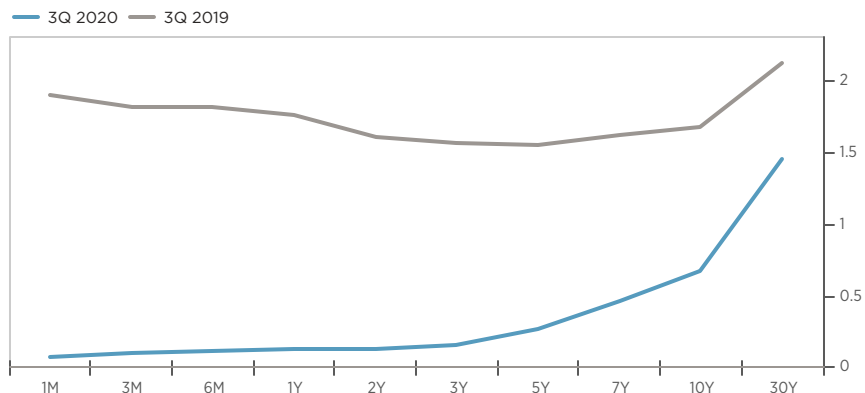
PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

Data as of September 30, 2020.

Returns by Style (continued)

Bond Market

United States Government Bond Yield Curve



1 Year Return

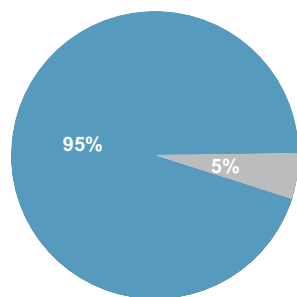
	Short	Medium	Long
Government	3.6%	6.3%	13.5%
Corporate	3.9%	7.3%	9.3%
	High Yield 3.3%		Multi-Sector 7.0%

5 Year Return

	Short	Medium	Long
Government	1.8%	2.8%	6.1%
Corporate	2.7%	4.3%	8.8%
	High Yield 6.8%		Multi-Sector 4.2%

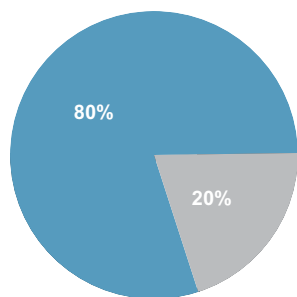
Asset Allocation

Aggressive



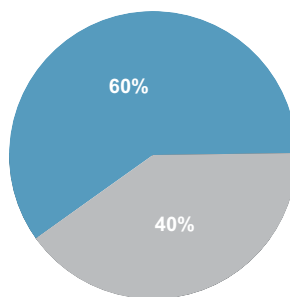
1 year 6.8%
5 year 9.5%

Moderately Aggressive



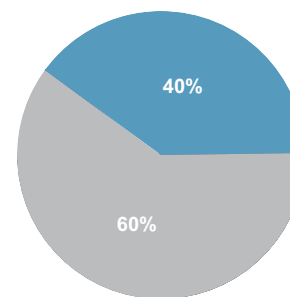
1 year 7.4%
5 year 8.8%

Moderate



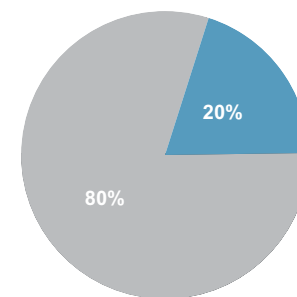
1 year 8.0%
5 year 7.8%

Moderately Conservative



1 year 7.3%
5 year 6.3%

Conservative



1 year 6.1%
5 year 4.6%

● Stock ● Bonds

Source: FactSet

All calculations, other than the yield curve, are cumulative total return, including dividends reinvested, for the stated period.

For detail on the indices used in these calculations, please see Page 6. For detail on the asset allocation models, please see Page 9.

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

Data as of September 30, 2020.

Annual Returns of Selected Asset Classes

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
27.95	8.28	19.70	38.82	28.03	2.83	21.31	25.03	1.87	31.49
26.85	7.84	17.32	32.39	13.69	1.38	11.96	21.83	0.01	28.66
15.06	5.64	16.35	22.78	5.97	0.55	8.63	14.65	-1.20	25.52
11.77	2.11	16.00	16.86	5.97	0.18	7.58	13.13	-4.04	22.01
7.75	1.12	11.05	2.86	4.89	0.05	2.65	8.67	-4.38	18.86
6.54	0.10	4.32	0.07	0.59	-0.81	2.09	7.39	-4.78	8.72
5.54	-4.18	4.21	-2.02	0.03	-3.15	1.00	3.54	-11.01	6.84
0.13	-12.14	0.11	-2.60	-4.90	-4.41	0.33	0.86	-13.79	2.28

- Cash
- Global Bonds
- International Stocks
- Large Cap Stocks
- Moderate Portfolio
- REITs
- Small Cap Stocks
- US Bonds

Tables reflect index total returns (including reinvestments of dividends). All returns and annotations reflect total return, including dividends.

Source: FactSet

All calculations are cumulative total return, including dividends reinvested for the stated period.

For detail on the indices used in these calculations, please see Page 9.

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

Data as of September 30, 2020.

Returns by Style (continued)

The indices used on the preceding pages are as follows:

U.S. Market	Asset Allocation
US Stock Market (price graph): Russell 3000 Index Large Cap Growth: Russell Top 200 Growth Index Large Cap Blend: Russell Top 200 Index Large Cap Value: Russell Top 200 Value Index Mid Cap Growth: Russell Mid Cap Growth Index Mid Cap Blend: Russell Mid Cap Index Mid Cap Value: Russell Mid Cap Value Index Small Cap Growth: Russell 2000 Growth Index Small Cap Blend: Russell 2000 Index Small Cap Value: Russell 2000 Value Index	<p>The asset allocation models have been provided by Ibbotson Associates, Inc. (Ibbotson) to Nationwide. They are comprised of underlying indices and rebalanced on a quarterly basis back to the following allocations. Ibbotson and its affiliates are not related to Nationwide or its affiliates.</p> <p>Aggressive: 5% BbgBarc U.S. Aggregate Index, 40% Standard & Poor's (S&P) 500 Index, 30% MSCI EAFE Index, 15% S&P MidCap 400 Index, 10% Russell 2000 Index</p> <p>Moderately Aggressive: 5% Citi Government/Corporate 1-3 Year Index, 15% BbgBarc U.S. Aggregate Index, 35% S&P 500 Index, 25% MSCI EAFE Index, 15% S&P MidCap 400 Index, 5% Russell 2000 Index</p> <p>Moderate: 5% Citi 3-month Treasury Index, 10% Citi Government/Corporate 1-3 Year Index, 25% BbgBarc U.S. Aggregate Index, 30% S&P 500 Index, 10% S&P MidCap 400 Index, 5% Russell 2000 Index, 15% MSCI EAFE Index</p> <p>Moderately Conservative: 10% Citi 3-month Treasury Index, 15% Citi Government/Corporate 1-3 Year Index, 35% BbgBarc U.S. Aggregate Index, 20% S&P 500 Index, 10% S&P MidCap 400 Index, 10% MSCI EAFE Index</p> <p>Conservative: 15% Citi 3-month Treasury Index, 25% Citi Government/Corporate 1-3 Year Index, 40% BbgBarc U.S. Aggregate Index, 10% S&P 500 Index, 5% S&P MidCap 400 Index, 5% MSCI EAFE Index</p>
International Market	
International Stock Market (price graph): MSCI EAFE Index International Large Growth: MSCI EAFE Growth Index International Large Blend: MSCI EAFE Index International Large Value: MSCI EAFE Value Index International Small/Mid Growth: MSCI EAFE Small-Mid Cap Growth Index International Small/Mid Blend: MSCI EAFE Small-Mid Cap Index International Small/Mid Value: MSCI EAFE Small-Mid Cap Value Index Global Stocks: MSCI The World Index Emerging Markets: MSCI Emerging Markets Index	
Bond Market	
Short Government: Bloomberg Barclays Capital (BbgBarc) U.S. Treasury 1-3 Year Index Intermediate Government: BbgBarc U.S. Treasury 3-5 Year Index Long Government: BbgBarc U.S. Treasury 10-20 Year Index Short Corporate: BbgBarc U.S. 1-3 Year Credit Index Intermediate Corporate: BbgBarc U.S. Intermediate Credit Index Long Corporate: BbgBarc U.S. Long Credit Index High Yield: BbgBarc U.S. Corporate High Yield Index Multi-Sector: BbgBarc U.S. Aggregate Index	
	Annual Return of Selected Asset Classes
	Large Cap Stocks: S&P 500 Index Small Cap Stocks: Russell 2000 Index International Stocks: MSCI EAFE Index US Bonds: Bloomberg Barclays Capital U.S. Aggregate Index Global Bonds: Bloomberg Barclays Capital Global Aggregate Index REITs: FTSE NAREIT Index Cash: Bank of America/Merrill Lynch 3-month Treasury Note Index Moderate Portfolio: as above

Investors cannot invest directly in an index. All of these indices are unmanaged and do not bear the fees and expenses of a managed investment product.

Fund Snapshot

September 30, 2020

Domestic Stock Funds

Large Cap Value	Large Cap Blend	Large Cap Growth
Edgar Lomax Value Invesco Growth and Income Y JPMorgan Equity Income R4	Nationwide R6 Nationwide S&P 500 Index R6 Neuberger Berman Sustainable Eq R6	Fidelity® Contrafund® Fidelity® OTC Morgan Stanley Inst Growth I Nationwide Large Cap Growth Portfolio T. Rowe Price Growth Stock
Mid Cap Value	Mid Cap Blend	Mid Cap Growth
JPMorgan Mid Cap Value R4	Nationwide Mid Cap Market Idx R6	Wells Fargo Discovery Inst
Small Cap Value	Small Cap Blend	Small Cap Growth
MFS New Discovery Value R6	Nationwide Small Cap Index R6 NVIT Multi-Manager Small Company Fund I	Nationwide Small Company Growth InSvc Neuberger Berman Genesis R6

Specialty Funds

Sector Equity
Cohen & Steers Real Estate Securities Z
Balanced
Fidelity® Puritan®

International Stock Funds

International Large Value	International Large Blend	International Large Growth	Global Equity
	Nationwide International Index R6	MFS International Growth R6 MFS International Intrinsic Value R4	World Invesco Global Y
International Small/Mid Value	International Small/Mid Blend	International Small/Mid Growth	Emerging Markets American Funds New World R6

Fund Snapshot (continued)

September 30, 2020

Bond Funds

Short Government	Intermediate Government	Long Government
Short Investment Grade	Intermediate Investment Grade	Long Investment Grade
	Fidelity® US Bond Index Nationwide Loomis Core Bond R6 PIMCO Total Return Admin	
High Yield	World/Emerging Markets Bond	Multi-Sector Bond
Ivy High Income N	PIMCO International Bond (USD-Hdg) Adm	

Short Term Options

Cash and Equivalents
MORLEY STABLE VALUE RETIREMENT FUND - NACO/DCVA NATIONWIDE FIXED FUND Nationwide Government Money Market R6

Asset Allocation Funds

Target Risk	Target Date
Nationwide Inv Dest Agrsv R6 Nationwide Inv Dest Cnsv R6 Nationwide Inv Dest Mod Agrsv R6 Nationwide Inv Dest Mod Cnsv R6 Nationwide Inv Dest Mod R6	American Funds 2015 Trgt Date Retire R6 American Funds 2020 Trgt Date Retire R6 American Funds 2025 Trgt Date Retire R6 American Funds 2030 Trgt Date Retire R6 American Funds 2035 Trgt Date Retire R6 American Funds 2040 Trgt Date Retire R6 American Funds 2045 Trgt Date Retire R6 American Funds 2050 Trgt Date Retire R6 American Funds 2055 Trgt Date Retire R6 American Funds 2060 Trgt Date Retire R6

Source: Morningstar, Inc.

Funds, other than asset allocation, target date and balanced categories, are depicted based on their assigned Morningstar Category. Due to the wide disparity of management styles within the three previously mentioned categories and the ensuing variety of category classifications, they are broken out separately for consistency's sake.

Investment Performance and Morningstar Percentiles

The following pages illustrate each investment option's performance and percentile ranking(s) within their respective Morningstar categories over the specified time periods.

Where shown, the **bar chart** on the left side of each page represents comparative performance against each fund's broader grouping. For the funds, the calculation takes the net returns for all of the funds in its respective Asset Category, and averages them during each of the given return periods. The returns were not average weighted. This same approach is taken with each of the corresponding Morningstar Categories of each fund.




Where shown, the **Category Average Gross Expense Ratio** takes the gross expense ratio of all the funds in the respective Morningstar category/ies and averages them.

The **Morningstar Category** identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). If a fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information. It is not possible to invest directly in a Morningstar category.

Performance returns assume the reinvestment of all distributions. Returns for period less than one year are not annualized. Total returns may reflect contractual expense waivers for certain periods since inception, without which returns would have been lower.

Peer rankings are expressed as percentiles and are determined by dividing each investment option's absolute rank based on total return, when sorted from highest return to lowest, by the number of options in the category. For example, if an investment option ranks 5th in a category with 100 options, its percentile ranking would be 5. The category percentile rankings look at the most recent quarter-ending period. These rankings are color coded as follows:

When the investment option's average total return for any specific quarter-ending calendar period falls within **the first quartile (1% - 25%)** of its Morningstar Category, the investment option is not color coded on the chart.

-  When the investment option's average total return for the period falls within **the second quartile (26% - 50%)**, the investment option receives a light blue coding.
 -  When the investment option's average total return for the period falls within **the third quartile (51% - 75%)**, the investment option receives a gray coding.
 -  When the investment option's average total return for the period falls within **the fourth quartile (76% - 100%)**, the investment option receives a dark blue coding.
-

Investment Performance and Morningstar Percentiles

The **5 Year Risk/Return vs. Category** box represents a fund's risk/return tradeoff against its Morningstar Category. The 5 year risk/return plot point is in the middle of the box where the lines intersect.

Risk is defined by Standard Deviation: a statistical measure of the volatility of the fund's returns.

The top left quadrant is shaded if a fund has a higher return and lower risk than its Morningstar Category.

The bottom left quadrant is shaded if a fund has a lower return and lower risk than its Morningstar Category.

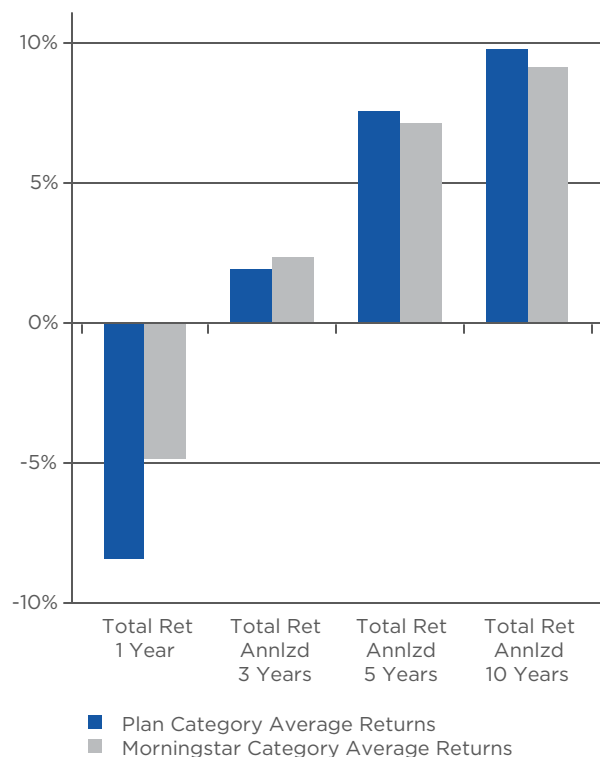
The top right quadrant is shaded if a fund has a higher return and higher risk than its Morningstar Category.

The bottom right quadrant is shaded if a fund has a lower return and higher risk than its Morningstar Category.

Average Manager Tenure is reported directly from the Morningstar database and represents the average amount of time that the management team for a specific fund has been in place. In the event that there is only one manager for a fund, this number will equal that manager's tenure on the fund. In the event the average manager tenure on any Fund is less than 3 years, that cell is color-coded.

Gross Expense Ratio, also known as Prospectus Gross Expense Ratio, is the percentage of fund assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio.

Large Cap Value



Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio
Edgar Lomax Value	LOMAX	LARGE VALUE	Returns	-13.42	1.46	7.45	9.29		11.8	0.97
			Peer Ranking	95	65	47	50			
			Total Funds per Category	1205	1129	992	716			
Invesco Growth and Income Y	ACGMX	LARGE VALUE	Returns	-9.75	-1.46	5.70	8.56		9.0	0.57
			Peer Ranking	82	90	78	70			
			Total Funds per Category	1205	1129	992	716			
JPMorgan Equity Income R4	OIEQX	LARGE VALUE	Returns	-2.09	5.81	9.51	11.44		5.9	0.75
			Peer Ranking	32	18	14	4			
			Total Funds per Category	1205	1129	992	716			

Category Average Gross Expense Ratio: 1.17%

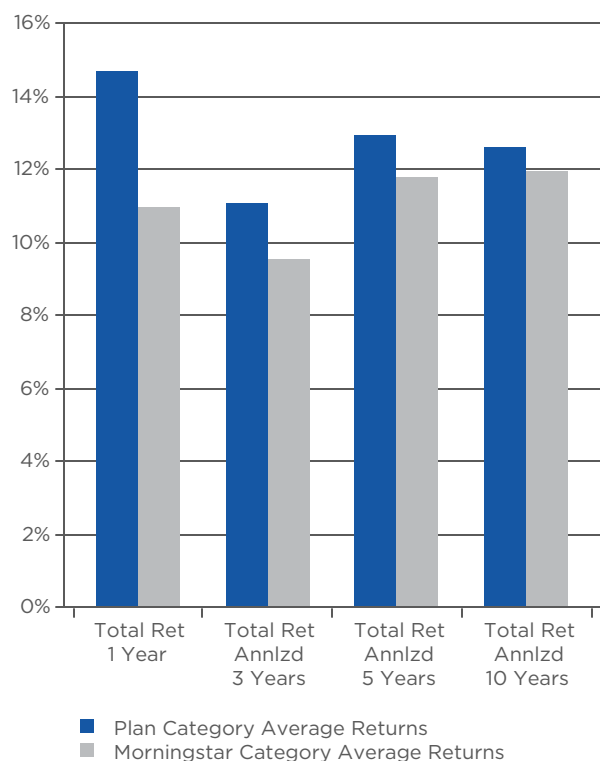
CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PAST PERFORMANCE SHOWN, WHICH DOES NOT GUARANTEE FUTURE RESULTS.

Your plan may have a Nationwide Administrative Fee, which, if reflected, would reduce the performance shown.

Individual fund performance is as of September 30, 2020. For more recent fund performance please see www.nrsforu.com.

Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund. The average may represent the same fund more than once under a different fee structure if it is available in additional share classes.

Large Cap Blend



Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio
Nationwide R6	NWABX	LARGE BLEND	Returns	18.23	12.31	13.77	12.84		2.7	0.64
			Peer Ranking	10	16	21	37			
			Total Funds per Category	1370	1229	1066	819			
Nationwide S&P 500 Index R6	GRMIX	LARGE BLEND	Returns	14.92	12.08	13.95	13.54		2.9	0.20
			Peer Ranking	30	24	17	16			
			Total Funds per Category	1370	1229	1066	819			
Neuberger Berman Sustainable Eq R6	NRSRX	LARGE BLEND	Returns	11.00	8.94	11.22	11.58		16.8	0.59
			Peer Ranking	54	63	66	68			
			Total Funds per Category	1370	1229	1066	819			

Category Average Gross Expense Ratio: 1.36%

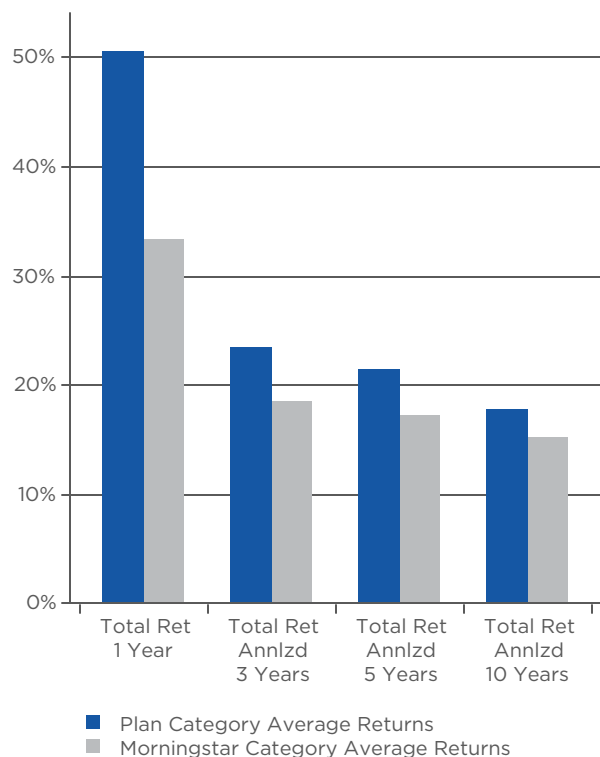
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Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund. The average may represent the same fund more than once under a different fee structure if it is available in additional share classes.

Large Cap Growth



Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio
Fidelity® Contrafund®	FCNTX	LARGE GROWTH	Returns	35.10	18.47	17.75	15.52		30.0	0.85
			Peer Ranking	35	49	44	45			
			Total Funds per Category	1328	1229	1095	813			
Fidelity® OTC	FOCPX	LARGE GROWTH	Returns	46.36	22.63	23.01	19.48		3.0	0.87
			Peer Ranking	14	17	7	4			
			Total Funds per Category	1328	1229	1095	813			
Nationwide Large Cap Growth Portfolio*	-	LARGE GROWTH	Returns	37.79	19.13	17.38	14.87		0.75	0.95
			Peer Ranking	27	44	48	55			
			Total Funds per Category	1328	1229	1095	813			
T. Rowe Price Growth Stock	PRGFX	LARGE GROWTH	Returns	34.55	18.85	18.43	16.80		6.7	0.65
			Peer Ranking	37	47	37	23			
			Total Funds per Category	1328	1229	1095	813			
Morgan Stanley Inst Growth I	MSEQX	LARGE GROWTH	Returns	99.39	38.12	30.51	22.65		14.8	0.59
			Peer Ranking	2	2	2	1			
			Total Funds per Category	1328	1229	1095	813			

Category Average Gross Expense Ratio: 1.34%

CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PAST PERFORMANCE SHOWN, WHICH DOES NOT GUARANTEE FUTURE RESULTS.

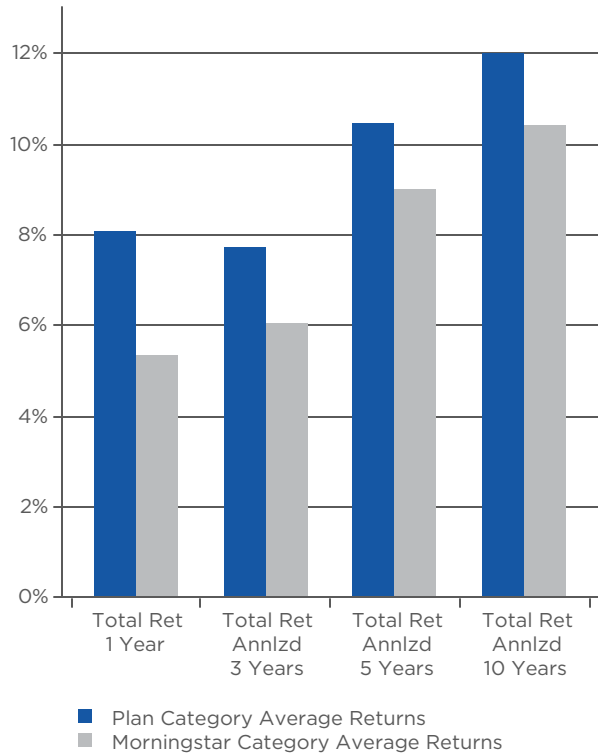
Your plan may have a Nationwide Administrative Fee, which, if reflected, would reduce the performance shown.

Individual fund performance is as of September 30, 2020. For more recent fund performance please see www.nrsforu.com.

Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund. The average may represent the same fund more than once under a different fee structure if it is available in additional share classes.

***The Nationwide Large Cap Growth Portfolio is a Segregated Asset Account of Nationwide Life Insurance Company. Given that it is not a mutual fund, there has been no assignment of a Morningstar category. For comparison purposes, Nationwide has decided to use the Large Growth Morningstar Category.**

Mid Cap



Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio
JPMorgan Mid Cap Value R4	JMVQX	MID-CAP VALUE	Returns	-11.13	-0.75	4.69	9.55		19.3	1.00
			Peer Ranking	58	45	60	18			
			Total Funds per Category	420	391	348	248			
Nationwide Mid Cap Market Idx R6	GMXIX	MID-CAP BLEND	Returns	-2.56	2.59	7.80	10.17		2.9	0.29
			Peer Ranking	62	63	45	39			
			Total Funds per Category	403	368	295	213			
Wells Fargo Discovery Inst	WFDSX	MID-CAP GROWTH	Returns	37.91	21.30	18.94	16.37		9.1	0.88
			Peer Ranking	16	14	12	9			
			Total Funds per Category	607	557	500	380			

Category Average Gross Expense Ratio: 2.11%

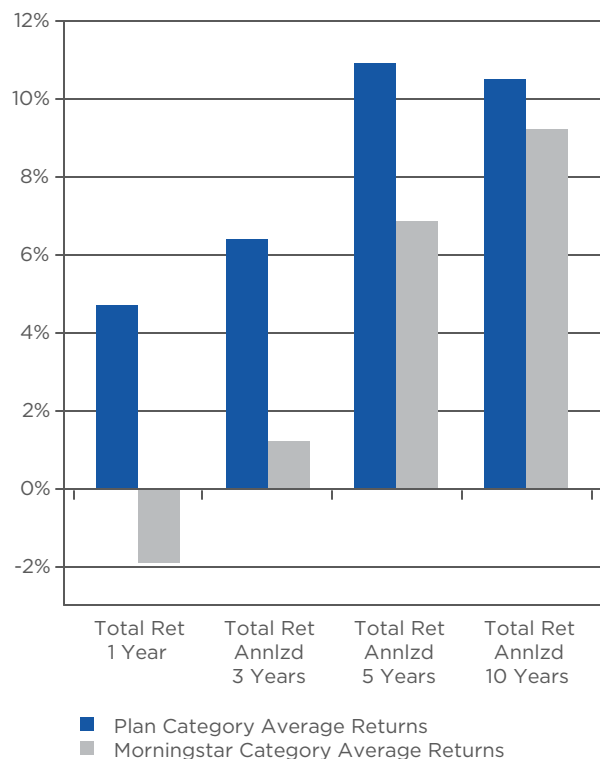
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Small Cap



Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio
MFS New Discovery Value R6	NDVVX	SMALL VALUE	Returns	-13.41	-0.17	7.11	-		5.0	0.87
			Peer Ranking	33	6	3	-			
			Total Funds per Category	416	387	356	254			
Nationwide Small Company Growth InSvc	NWSIX	SMALL GROWTH	Returns	25.59	18.43	19.55	-		5.6	1.19
			Peer Ranking	34	19	11	-			
			Total Funds per Category	624	579	513	384			
Neuberger Berman Genesis R6	NRGSX	SMALL GROWTH	Returns	9.93	10.01	12.20	12.08		17.5	0.75
			Peer Ranking	67	51	52	66			
			Total Funds per Category	624	579	513	384			
Nationwide Small Cap Index R6	GMRIX	SMALL BLEND	Returns	0.61	1.76	7.97	9.82		2.9	0.33
			Peer Ranking	18	21	16	23			
			Total Funds per Category	658	617	503	358			
NVIT Multi-Manager Small Company Fund I	-	SMALL BLEND	Returns	1.01	2.19	7.81	9.66		6.35	1.10
			Peer Ranking	16	16	18	28			
			Total Funds per Category	658	617	503	358			

Category Average Gross Expense Ratio: 1.41%

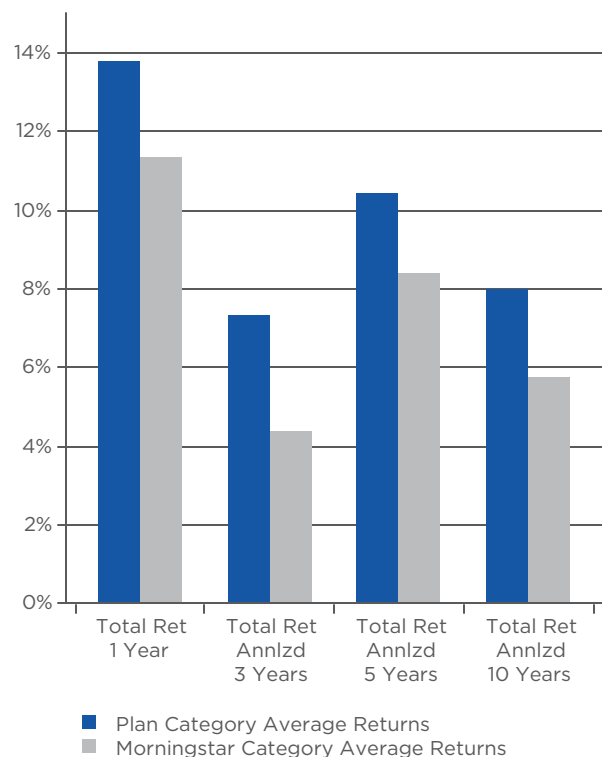
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International Funds



Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio
Invesco Global Y	OGLYX	World Large Stock	Returns	23.17	10.07	12.50	10.81		3.5	0.83
			Peer Ranking	17	24	21	17			
			Total Funds per Category	823	725	608	360			
MFS International Growth R6	MGRDX	FOREIGN LARGE GROWTH	Returns	13.18	8.47	11.26	7.64		8.3	0.74
			Peer Ranking	63	34	23	27			
			Total Funds per Category	469	420	336	243			
MFS International Intrinsic Value R4	MINHX	FOREIGN LARGE GROWTH	Returns	17.71	9.94	11.88	10.89		6.1	0.73
			Peer Ranking	39	18	19	5			
			Total Funds per Category	469	420	336	243			
Nationwide International Index R6	GIXIX	FOREIGN LARGE BLEND	Returns	0.46	0.56	5.14	4.53		2.9	0.33
			Peer Ranking	62	53	54	42			
			Total Funds per Category	761	647	548	363			
American Funds New World R6	RNWGX	DIVERSIFIED EMERGING MKTS	Returns	14.50	7.70	11.37	6.06		10.5	0.60
			Peer Ranking	27	8	16	1			
			Total Funds per Category	790	695	590	264			

Category Average Gross Expense Ratio: 2.87%

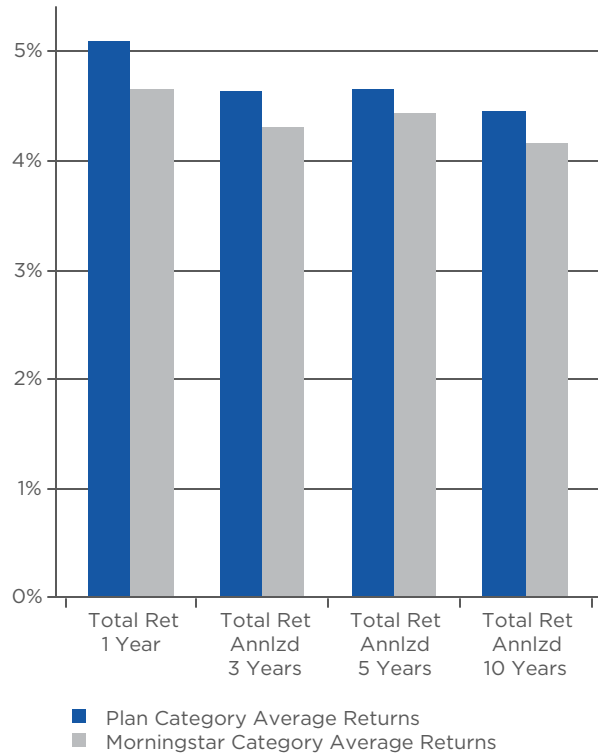
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Bond Funds



Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio
Fidelity® US Bond Index	FXNAX	Intermediate Core Bond	Returns	7.06	5.22	4.14	3.59		5.9	0.03
			Peer Ranking	36	28	39	47			
			Total Funds per Category	417	380	335	255			
Nationwide Loomis Core Bond R6	NWJIX	Intermediate Core Bond	Returns	7.80	5.66	4.65	4.02		2.2	0.50
			Peer Ranking	14	12	14	19			
			Total Funds per Category	417	380	335	255			
PIMCO Total Return Admin	PTRAX	Intermediate Core-Plus Bond	Returns	7.15	4.95	4.48	3.73		4.2	0.95
			Peer Ranking	40	49	45	67			
			Total Funds per Category	605	537	459	341			
Ivy High Income N	IHIFX	HIGH YIELD BOND	Returns	0.43	2.66	5.29	5.99		6.2	0.58
			Peer Ranking	72	66	52	20			
			Total Funds per Category	676	620	534	350			
PIMCO International Bond (USD-Hdg) Adm	PFRAX	WORLD BOND-USD Hedged	Returns	3.08	4.71	4.76	4.98		6.0	0.85
			Peer Ranking	58	48	27	7			
			Total Funds per Category	108	91	59	38			

Category Average Gross Expense Ratio: 1.82%

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Sector Funds

Asset Allocation - Balanced

Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio	Category Gross Expense Ratio
Fidelity® Puritan®	FPURX	ALLOCATION 50-70% EQUITY	Returns	19.29	10.76	11.26	10.49		2.2	0.53	1.17
			Peer Ranking	2	7	5	4				
			Total Funds per Category	676	638	581	414				

Specialty

Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio	Category Gross Expense Ratio
Cohen & Steers Real Estate Securities Z	CSZIX	REAL ESTATE	Returns	-10.05	4.87	7.22	10.06		10.9	0.77	1.17
			Peer Ranking	22	12	8	4				
			Total Funds per Category	253	224	197	141				











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Asset Allocation - Target Date

Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio
American Funds 2015 Trgt Date Retire R6	RFJTX	TARGET DATE 2015	Returns	7.38	5.67	7.11	7.25		5.5	0.31
			Peer Ranking	68	56	36	13			
			Total Funds per Category	120	93	68	46			
American Funds 2020 Trgt Date Retire R6	RRCTX	TARGET DATE 2020	Returns	8.56	6.30	7.78	7.99		5.5	0.31
			Peer Ranking	27	28	24	2			
			Total Funds per Category	200	171	131	86			
American Funds 2025 Trgt Date Retire R6	RFDTX	TARGET DATE 2025	Returns	11.04	7.34	8.91	9.13		5.5	0.33
			Peer Ranking	1	7	4	1			
			Total Funds per Category	218	186	146	89			
American Funds 2030 Trgt Date Retire R6	RFETX	TARGET DATE 2030	Returns	11.76	7.93	9.96	9.84		5.5	0.35
			Peer Ranking	3	3	1	1			
			Total Funds per Category	228	194	153	91			
American Funds 2035 Trgt Date Retire R6	RFFTX	TARGET DATE 2035	Returns	13.46	8.75	10.99	10.34		5.5	0.37
			Peer Ranking	1	1	1	1			
			Total Funds per Category	211	183	143	86			
American Funds 2040 Trgt Date Retire R6	RFGTX	TARGET DATE 2040	Returns	14.07	9.05	11.34	10.56		5.5	0.38
			Peer Ranking	1	1	1	1			
			Total Funds per Category	222	194	153	91			
American Funds 2045 Trgt Date Retire R6	RFHTX	TARGET DATE 2045	Returns	14.30	9.18	11.52	10.65		5.5	0.38
			Peer Ranking	1	1	1	1			
			Total Funds per Category	211	183	143	85			
American Funds 2050 Trgt Date Retire R6	RFITX	TARGET DATE 2050	Returns	14.63	9.34	11.65	10.71		5.5	0.39
			Peer Ranking	1	1	1	1			
			Total Funds per Category	222	194	153	79			
American Funds 2055 Trgt Date Retire R6	RFKTX	TARGET DATE 2055	Returns	14.56	9.30	11.63	10.69		5.1	0.40
			Peer Ranking	1	1	1	1			
			Total Funds per Category	211	183	140	35			
American Funds 2060 Trgt Date Retire R6	RFUTX	TARGET DATE 2060+	Returns	14.49	9.28	11.59	-		3.4	0.41
			Peer Ranking	1	1	1	-			
			Total Funds per Category	244	171	71	-			






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Asset Allocation - Target Risk

Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio
Nationwide Inv Dest Agrsv R6	GAIDX	ALLOCATION 85%+ EQUITY	Returns	6.34	5.38	8.94	9.02		3.4	0.53
			Peer Ranking	67	55	49	52			
			Total Funds per Category	169	154	138	99			
Nationwide Inv Dest Cnsv R6	GIMCX	ALLOCATION 15-30% EQUITY	Returns	6.65	4.77	4.89	4.25		3.4	0.50
			Peer Ranking	13	20	39	60			
			Total Funds per Category	185	172	155	95			
Nationwide Inv Dest Mod Agrsv R6	GMIAX	ALLOCATION 70-85% EQUITY	Returns	7.03	5.83	8.64	8.36		3.4	0.53
			Peer Ranking	44	44	36	42			
			Total Funds per Category	325	310	279	190			
Nationwide Inv Dest Mod Cnsv R6	GMIMX	ALLOCATION 30-50% EQUITY	Returns	6.70	5.20	6.20	5.78		3.4	0.50
			Peer Ranking	39	35	36	47			
			Total Funds per Category	547	514	450	285			
Nationwide Inv Dest Mod R6	GMDIX	ALLOCATION 50-70% EQUITY	Returns	6.90	5.61	7.47	7.10		3.4	0.51
			Peer Ranking	55	55	52	61			
			Total Funds per Category	676	638	581	414			

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Service Class shares have no sales charge and a 0.25% 12b-1 fee.

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Cash & Cash Equivalents

ANNUALIZED CREDITING RATES

MORLEY STABLE VALUE RETIREMENT FUND - NACO/ DCVA	1.45%
NATIONWIDE FIXED FUND	3.00%
Nationwide Government Money Market R6	0.00%

Please note: Your plan may or may not include all types of instruments listed above.

Fixed Annuity: The investment objective of a fixed annuity is to provide a low-risk, reasonably high-yield investment. Fixed annuities are managed to earn a high level of return consistent with, and providing for, preservation of capital, high credit quality, liquidity to pay plan benefits, and reasonable tracking of interest rates. Safety, stability, and consistency while providing a competitive return are key attributes. General account asset values and rate guarantees are subject to the claims-paying ability of the issuing insurance company.

Money Market Funds: An investment in a money market fund is not insured or guaranteed by the FDIC or any other federal government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

Stable Value: The Stable Value Fund is managed to protect principal while providing the potential for higher rates of return than other conservative investments, such as money market funds. Stable Value funds are not FDIC insured and are not guaranteed.

PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS. CURRENT PERFORMANCE MAY BE LOWER OR HIGHER.

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The rates listed above do not reflect the Nationwide Administrative Fee.

Performance shown is as of **September 30, 2020**. For more recent fund performance please see www.nrsforu.com.

Expense Summary

For more information about the available investment options including all charges and expenses, please consult a fund prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting Nationwide at 1-877-677-3678 or visiting www.nrsforu.com. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information. Read the prospectus carefully before investing.

Prospectus Gross Expense Ratio represents the total gross expenses (net expenses with waivers added back in) divided by the fund's average net assets. It may not equal the net expense ratio. The gross expense ratio portrays the fund's expenses if the fund has not waived a portion, or all, of its fees. Some waivers have an expiration date; other waivers are in place indefinitely.

Prospectus Net Expense Ratio is the percentage of fund assets, net of reimbursements, used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio. The expense ratio for fund of funds is the aggregate expense ratio as defined as the sum of the wrap or sponsor fees plus the estimated weighted average of the underlying fund fees.

Other expenses represents the difference between the Prospectus Net Expense Ratio and the sum of the Fund Management Fee and the 12b-1 Fee. This column may include expenses such as recordkeeping, custodial services, taxes, legal expenses, and accounting and auditing fees. If this number is negative, that is indicative of an expense waiver or reimbursement. For further information, please consult the Fund prospectus. Data is provided by Morningstar® unless otherwise noted. © Morningstar, Inc. All Rights reserved. The Morningstar information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Third-party information has been obtained and is based on sources Nationwide Funds Group deems to be reliable.

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Expense Summary (continued)

COUNTY OF RIVERSIDE
As of September 30, 2020

INVESTMENT OPTION	Prospectus gross expense ratio	Fund management fee	12b-1 fee	Other expenses	Prospectus net expense ratio	Nationwide administrative fee	Total expense to participants
Balanced							
Fidelity® Puritan®	0.53%	0.38%	0.00%	0.15%	0.53%	0.00%	0.53%
Global Equity: Emerging Markets							
American Funds New World R6	0.60%	0.52%	0.00%	0.08%	0.60%	0.00%	0.60%
Global Equity: World							
Invesco Global Y	0.83%	0.64%	0.00%	0.19%	0.83%	0.00%	0.83%
High Yield							
Ivy High Income N	0.58%	0.53%	0.00%	0.05%	0.58%	0.00%	0.58%
Intermediate Investment Grade							
Fidelity® US Bond Index	0.03%	0.03%	0.00%	0.00%	0.03%	0.00%	0.03%
Nationwide Loomis Core Bond R6	0.50%	0.40%	0.00%	0.10%	0.50%	0.00%	0.50%
PIMCO Total Return Admin	0.95%	0.46%	0.25%	0.24%	0.95%	0.00%	0.95%
International Large Core							
Nationwide International Index R6	0.33%	0.25%	0.00%	0.08%	0.33%	0.00%	0.33%
International Large Growth							
MFS International Growth R6	0.74%	0.70%	0.00%	0.04%	0.74%	0.00%	0.74%
MFS International Intrinsic Value R4	0.73%	0.61%	0.00%	0.12%	0.73%	0.00%	0.73%
Large Cap Core							
Nationwide R6	0.64%	0.53%	0.00%	0.07%	0.60%	0.00%	0.60%
Nationwide S&P 500 Index R6	0.20%	0.12%	0.00%	0.08%	0.20%	0.00%	0.20%
Neuberger Berman Sustainable Eq R6	0.59%	0.52%	0.00%	0.07%	0.59%	0.00%	0.59%
Large Cap Growth							
Fidelity® Contrafund®	0.85%	0.71%	0.00%	0.14%	0.85%	0.00%	0.85%
Fidelity® OTC	0.87%	0.72%	0.00%	0.15%	0.87%	0.00%	0.87%
Morgan Stanley Inst Growth I	0.59%	0.40%	0.00%	0.19%	0.59%	0.00%	0.59%
Nationwide Large Cap Growth Portfolio	0.95%	0.95%	0.00%	0.45%	0.95%	0.00%	0.95%

Source: Morningstar, Inc. and Nationwide

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Expense Summary (continued)

COUNTY OF RIVERSIDE
As of September 30, 2020

INVESTMENT OPTION	Prospectus gross expense ratio	Fund management fee	12b-1 fee	Other expenses	Prospectus net expense ratio	Nationwide administrative fee	Total expense to participants
T. Rowe Price Growth Stock	0.65%	0.51%	0.00%	0.14%	0.65%	0.00%	0.65%
Large Cap Value							
Edgar Lomax Value	0.97%	0.55%	0.00%	0.16%	0.71%	0.00%	0.71%
Invesco Growth and Income Y	0.57%	0.36%	0.00%	0.21%	0.57%	0.00%	0.57%
JPMorgan Equity Income R4	0.75%	0.40%	0.00%	0.34%	0.74%	0.00%	0.74%
Mid Cap Core							
Nationwide Mid Cap Market Idx R6	0.29%	0.20%	0.00%	0.08%	0.28%	0.00%	0.28%
Mid Cap Growth							
Wells Fargo Discovery Inst	0.88%	0.72%	0.00%	0.16%	0.88%	0.00%	0.88%
Mid Cap Value							
JPMorgan Mid Cap Value R4	1.00%	0.65%	0.00%	0.34%	0.99%	0.00%	0.99%
Small Cap Core							
Nationwide Small Cap Index R6	0.33%	0.19%	0.00%	0.09%	0.28%	0.00%	0.28%
NVIT Multi-Manager Small Company Fund I	1.10%	1.10%	0.00%	-	1.08%	0.00%	1.08%
Small Cap Growth							
Nationwide Small Company Growth InSvc	1.19%	0.84%	0.00%	0.35%	1.19%	0.00%	1.19%
Neuberger Berman Genesis R6	0.75%	0.71%	0.00%	0.04%	0.75%	0.00%	0.75%
Small Cap Value							
MFS New Discovery Value R6	0.87%	0.82%	0.00%	0.05%	0.87%	0.00%	0.87%
Specialty							
Cohen & Steers Real Estate Securities Z	0.77%	0.68%	0.00%	0.09%	0.77%	0.00%	0.77%
Specialty Fixed Income: World							
PIMCO International Bond (USD-Hdg) Adm	0.85%	0.50%	0.25%	0.10%	0.85%	0.00%	0.85%
Target Date							
American Funds 2015 Trgt Date Retire R6	0.31%	0.00%	0.00%	0.31%	0.31%	0.00%	0.31%
American Funds 2020 Trgt Date Retire R6	0.31%	0.00%	0.00%	0.31%	0.31%	0.00%	0.31%

Source: Morningstar, Inc. and Nationwide

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Expense Summary (continued)

COUNTY OF RIVERSIDE
As of September 30, 2020

INVESTMENT OPTION	Prospectus gross expense ratio	Fund management fee	12b-1 fee	Other expenses	Prospectus net expense ratio	Nationwide administrative fee	Total expense to participants
American Funds 2025 Trgt Date Retire R6	0.33%	0.00%	0.00%	0.33%	0.33%	0.00%	0.33%
American Funds 2030 Trgt Date Retire R6	0.35%	0.00%	0.00%	0.35%	0.35%	0.00%	0.35%
American Funds 2035 Trgt Date Retire R6	0.37%	0.00%	0.00%	0.37%	0.37%	0.00%	0.37%
American Funds 2040 Trgt Date Retire R6	0.38%	0.00%	0.00%	0.38%	0.38%	0.00%	0.38%
American Funds 2045 Trgt Date Retire R6	0.38%	0.00%	0.00%	0.38%	0.38%	0.00%	0.38%
American Funds 2050 Trgt Date Retire R6	0.39%	0.00%	0.00%	0.39%	0.39%	0.00%	0.39%
American Funds 2055 Trgt Date Retire R6	0.40%	0.00%	0.00%	0.40%	0.40%	0.00%	0.40%
American Funds 2060 Trgt Date Retire R6	0.41%	0.00%	0.00%	0.41%	0.41%	0.00%	0.41%
Asset Allocation							
Nationwide Inv Dest Agrsv R6	0.53%	0.13%	0.00%	0.40%	0.53%	0.00%	0.53%
Nationwide Inv Dest Cnsrv R6	0.50%	0.13%	0.00%	0.37%	0.50%	0.00%	0.50%
Nationwide Inv Dest Mod Agrsv R6	0.53%	0.13%	0.00%	0.40%	0.53%	0.00%	0.53%
Nationwide Inv Dest Mod Cnsrv R6	0.50%	0.13%	0.00%	0.37%	0.50%	0.00%	0.50%
Nationwide Inv Dest Mod R6	0.51%	0.13%	0.00%	0.38%	0.51%	0.00%	0.51%
Cash							
MORLEY STABLE VALUE RETIREMENT FUND - NACO/DCVA	0.86%	0.86%	0.00%	-	0.86%	0.00%	0.86%
NATIONWIDE FIXED FUND	-	-	0.00%	-	-	0.00%	-
Nationwide Government Money Market R6	0.47%	0.30%	0.00%	0.17%	0.47%	0.00%	0.47%

Source: Morningstar, Inc. and Nationwide

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 www.nrsforu.com.

Waivers

COUNTY OF RIVERSIDE
As of September 30, 2020

Fund Name	Waiver	Waiver Type	Waiver Expiration Date
Nationwide R6	0.04%	Contractual	2/28/2021
Edgar Lomax Value	0.26%	Contractual	2/27/2021
JPMorgan Equity Income R4	0.01%	Contractual	10/31/2020
Nationwide Mid Cap Market Idx R6	0.01%	Contractual	2/28/2021
JPMorgan Mid Cap Value R4	0.01%	Contractual	10/31/2020
Nationwide Small Cap Index R6	0.05%	Contractual	2/28/2021

Source: Morningstar, Inc. and Nationwide

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Individual Fund Profiles

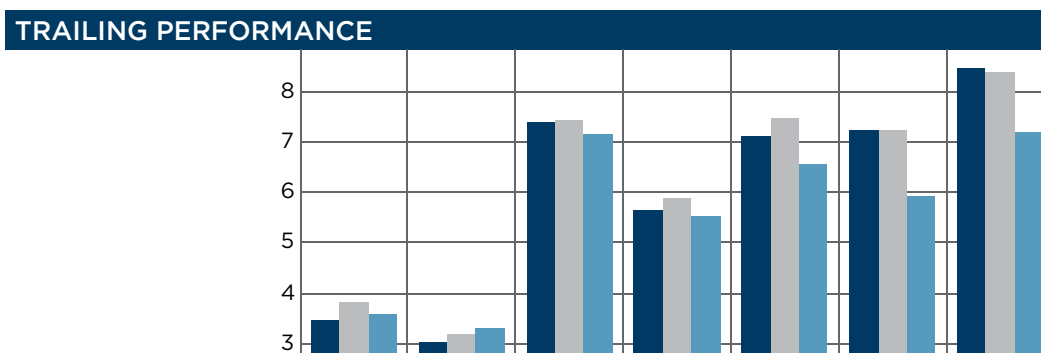
American Funds 2015 Trgt Date Retire R6

Investment Strategy Summary

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

FUND INFORMATION	
Fund	RFJTX
Inception Date	7/13/2009
Fund Family	American Funds Target Date Retirement Ser
Fund Subadviser	--
Portfolio Manager(s)	James Lovelace, Wesley Phoa, Bradley Vogt, et al.
Manager tenure (average)	5.5 years
Morningstar Category	Target-Date 2015
Benchmark Index	S&P Target Date Through 2015 Index

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★	★★★	★★★★★
	93	68	46



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● RFJTX	3.47	3.03	7.38	5.67	7.11	7.25	8.46
● Benchmark	3.81	3.18	7.42	5.90	7.47	7.24	5.51
● Category Avg	3.60	3.32	7.17	5.52	6.57	5.93	6.92
Category Percentile	-	-	68	56	36	13	-
Category Rank	-	-	82/120	52/93	24/68	6/46	-

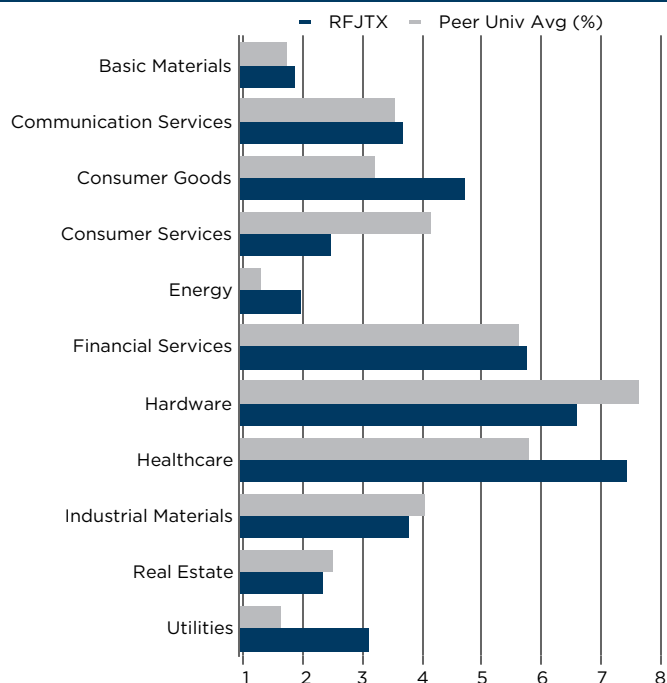
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
RFJTX	14.94	-2.72	11.19	7.55	-0.62	6.64	15.72	11.58	2.31	10.21
Benchmark	16.10	-3.90	12.46	6.54	-0.24	6.33	15.41	10.43	1.68	11.30
Morningstar Category Avg	15.37	-3.95	11.29	6.12	-1.39	4.46	9.62	10.83	-0.11	11.62
Morningstar Category Percentile	62	7	54	7	18	3	1	30	9	81
Morningstar Category Rank	79/128	10/142	66/122	9/131	28/158	5/182	2/178	46/154	14/157	121/149

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

American Funds 2015 Trgt Date Retire R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	RFJTX	Peer Univ Avg
Total number of Holdings	18	17
Total Assets (\$M)	2,838	1,416
P/E (12mo. trailing)	18.0	20.4
Price/Book	2.3	2.1
Market Cap (\$M)	89,333	62,679
Turnover (%) (most recent avail)	10	36
Earnings Growth Rate (12mo. trailing)	2%	18%

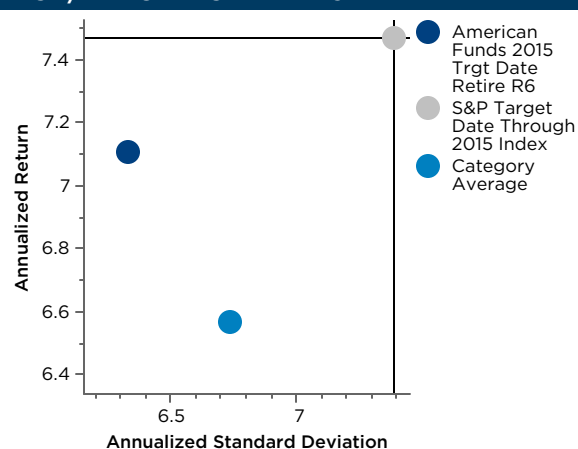
TOP HOLDINGS

	RFJTX
American Funds Income Fund of Amer R6	12.19
American Funds Capital Income Bldr R6	12.07
American Funds Interm Bd Fd of Amer R6	9.50
American Funds Bond Fund of Amer R6	7.71
American Funds Inflation Linked Bd R6	6.72
American Funds American Mutual R6	5.98
American Funds Mortgage R6	5.72
American Funds American High-Inc R6	5.19
American Funds Washington Mutual R6	4.98
American Funds Invmt Co of Amer R6	4.95
% of portfolio in Top 10	75.01

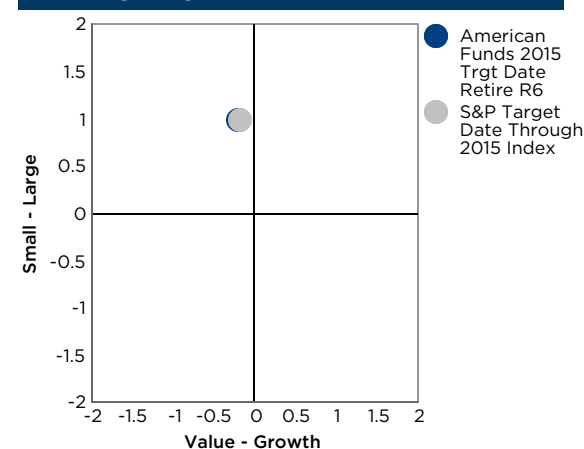
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.05	-	-0.00	0.07	-	-0.01
Beta	0.86	-	0.94	0.83	-	0.89
R-Squared	98.54	-	98.89	94.87	-	96.24
Sharpe Ratio	0.56	0.51	0.49	0.94	0.85	0.80
Information Ratio	-0.15	-	-0.38	-0.19	-	-0.59
Standard Deviation	7.25	8.36	7.87	6.33	7.39	6.74
Up Capture	85.99	-	89.46	79.96	-	81.27
Down Capture	84.56	-	90.62	75.04	-	84.68

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

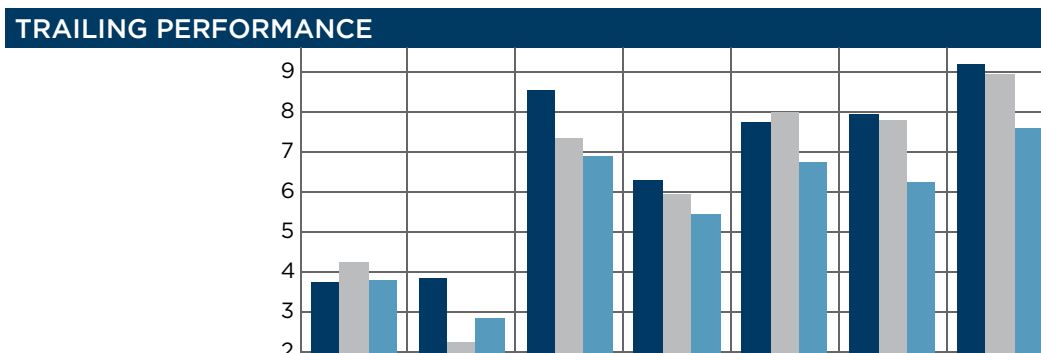
American Funds 2020 Trgt Date Retire R6

Investment Strategy Summary

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

FUND INFORMATION	
Fund	RRCTX
Inception Date	7/13/2009
Fund Family	American Funds Target Date Retirement Ser
Fund Subadviser	--
Portfolio Manager(s)	James Lovelace, Wesley Phoa, Bradley Vogt, et al.
Manager tenure (average)	5.5 years
Morningstar Category	Target-Date 2020
Benchmark Index	S&P Target Date Through 2020 Index

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★	★★★★	★★★★★
	171	131	86



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● RRCTX	3.77	3.85	8.56	6.30	7.78	7.99	9.22
● Benchmark	4.28	2.29	7.37	5.99	8.03	7.84	5.65
● Category Avg	3.80	2.89	6.90	5.49	6.75	6.28	6.45
Category Percentile	-	-	27	28	24	2	-
Category Rank	-	-	54/200	48/171	31/131	2/86	-

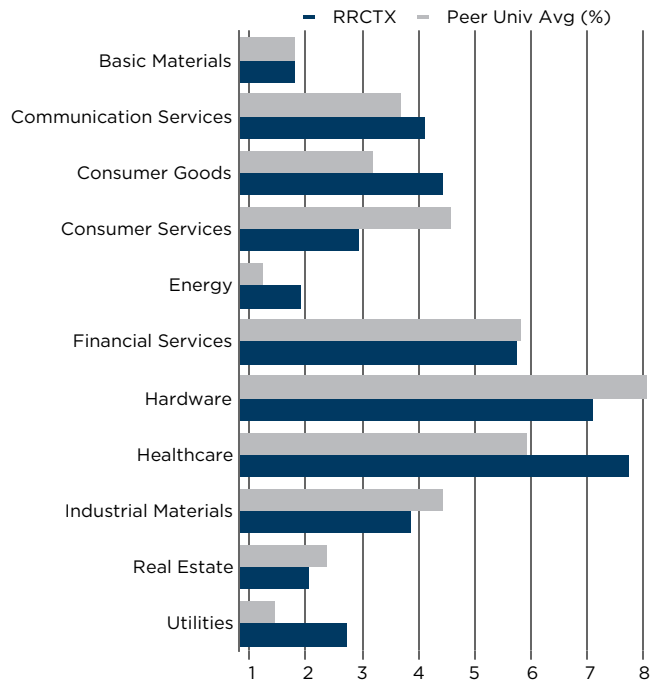
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
RRCTX	15.59	-2.69	12.87	7.05	0.19	6.74	18.71	12.98	1.10	11.30
Benchmark	18.19	-4.88	14.04	7.19	-0.24	6.58	18.42	11.39	0.60	12.05
Morningstar Category Avg	16.18	-4.59	12.19	6.24	-1.60	4.72	11.59	11.53	-0.23	12.45
Morningstar Category Percentile	69	4	47	25	4	3	1	26	21	72
Morningstar Category Rank	161/233	10/250	110/234	55/221	9/237	7/228	2/222	54/208	43/205	146/203

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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American Funds 2020 Trgt Date Retire R6 (continued)

FUND COMPOSITION



FUND STATISTICS

FUND STATISTICS	RRCTX	Peer Univ Avg
Total number of Holdings	20	18
Total Assets (\$M)	9,446	2,762
P/E (12mo. trailing)	18.9	20.5
Price/Book	2.4	2.2
Market Cap (\$M)	92,934	60,352
Turnover (%) (most recent avail)	8	36
Earnings Growth Rate (12mo. trailing)	3%	18%

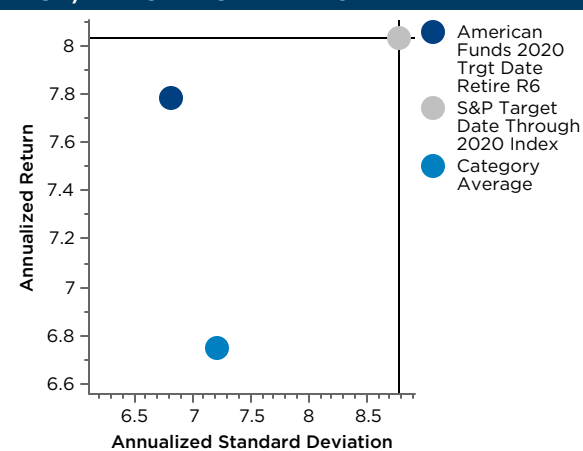
TOP HOLDINGS

TOP HOLDINGS	RRCTX
American Funds Income Fund of Amer R6	9.45
American Funds Capital Income Bldr R6	9.26
American Funds Interm Bd Fd of Amer R6	8.97
American Funds Bond Fund of Amer R6	7.98
American Funds Inflation Linked Bd R6	6.99
American Funds American Mutual R6	6.02
American Funds Mortgage R6	5.97
American Funds American High-Inc R6	5.05
American Funds Washington Mutual R6	5.05
American Funds Invmt Co of Amer R6	4.99
% of portfolio in Top 10	69.73

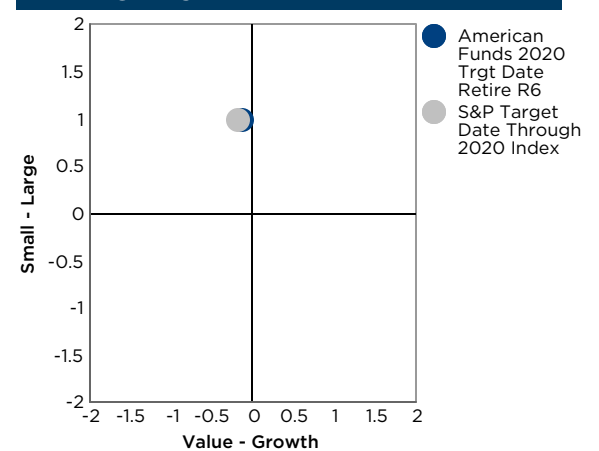
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.13	-	0.04	0.13	-	0.02
Beta	0.77	-	0.83	0.76	-	0.81
R-Squared	98.51	-	98.62	95.94	-	96.38
Sharpe Ratio	0.60	0.43	0.46	0.97	0.78	0.78
Information Ratio	0.12	-	-0.25	-0.10	-	-0.59
Standard Deviation	7.72	9.98	8.35	6.82	8.78	7.21
Up Capture	79.39	-	79.43	74.45	-	72.31
Down Capture	73.90	-	80.69	68.94	-	77.21

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

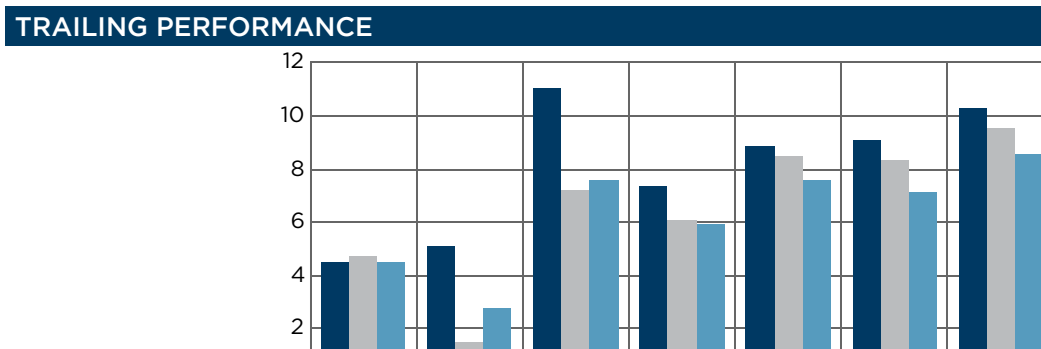
American Funds 2025 Trgt Date Retire R6

Investment Strategy Summary

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

FUND INFORMATION	
Fund	RFDTX
Inception Date	7/13/2009
Fund Family	American Funds Target Date Retirement Ser
Fund Subadviser	--
Portfolio Manager(s)	James Lovelace, Wesley Phoa, Bradley Vogt, et al.
Manager tenure (average)	5.5 years
Morningstar Category	Target-Date 2025
Benchmark Index	S&P Target Date Through 2025 Index

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★★	★★★★★	★★★★★
	186	146	89



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● RFDTX	4.50	5.10	11.04	7.34	8.91	9.13	10.33
● Benchmark	4.73	1.51	7.23	6.06	8.53	8.37	5.90
● Category Avg	4.52	2.75	7.63	5.96	7.61	7.17	6.02
Category Percentile	-	-	1	7	4	1	-
Category Rank	-	-	2/218	13/186	6/146	1/89	-

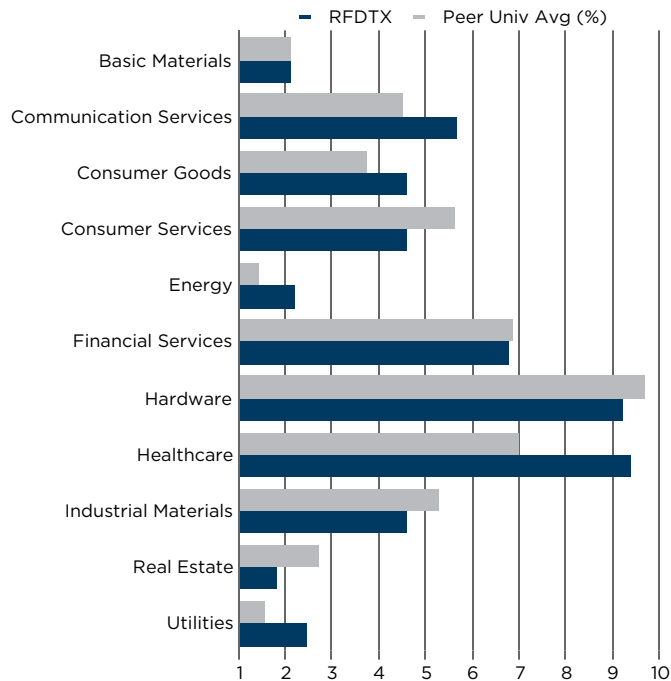
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
RFDTX	17.85	-3.47	15.33	7.36	0.13	6.66	23.76	15.58	-0.97	12.68
Benchmark	19.85	-5.71	15.65	7.73	-0.18	6.89	21.21	12.16	-0.34	12.73
Morningstar Category Avg	18.28	-5.40	14.59	6.75	-1.59	5.06	15.26	13.09	-1.84	13.40
Morningstar Category Percentile	68	2	38	28	3	11	1	5	24	71
Morningstar Category Rank	158/232	5/226	79/208	55/195	6/206	20/185	2/181	8/154	35/145	93/131

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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American Funds 2025 Trgt Date Retire R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	RFDTX	Peer Univ Avg
Total number of Holdings	21	18
Total Assets (\$M)	15,023	3,649
P/E (12mo. trailing)	20.5	20.6
Price/Book	2.5	2.2
Market Cap (\$M)	95,651	59,308
Turnover (%) (most recent avail)	7	36
Earnings Growth Rate (12mo. trailing)	4%	17%

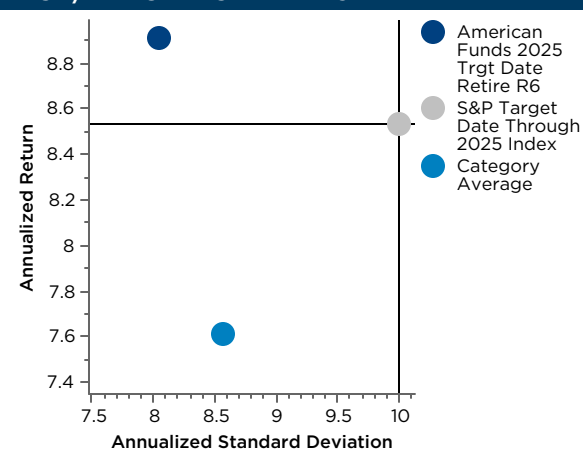
TOP HOLDINGS

	RFDTX
American Funds Interm Bd Fd of Amer R6	9.01
American Funds American Mutual R6	5.88
American Funds Invmt Co of Amer R6	5.84
American Funds US Government Sec R6	5.83
American Funds Washington Mutual R6	5.79
American Funds American Balanced R6	5.62
American Funds Global Balanced R6	5.47
American Funds Bond Fund of Amer R6	5.41
American Funds Inflation Linked Bd R6	5.27
American Funds Mortgage R6	5.12
% of portfolio in Top 10	59.24

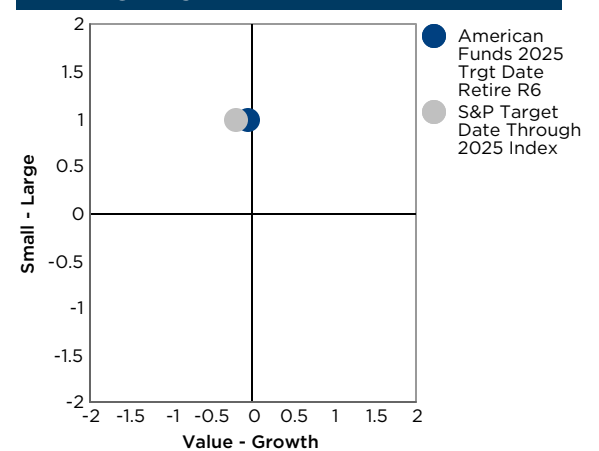
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.19	-	0.05	0.17	-	0.03
Beta	0.80	-	0.87	0.79	-	0.85
R-Squared	98.17	-	99.07	96.01	-	97.33
Sharpe Ratio	0.62	0.39	0.44	0.96	0.74	0.75
Information Ratio	0.49	-	-0.05	0.14	-	-0.44
Standard Deviation	9.19	11.39	9.90	8.04	10.00	8.57
Up Capture	85.93	-	84.10	79.77	-	77.50
Down Capture	77.22	-	84.64	73.41	-	82.28

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

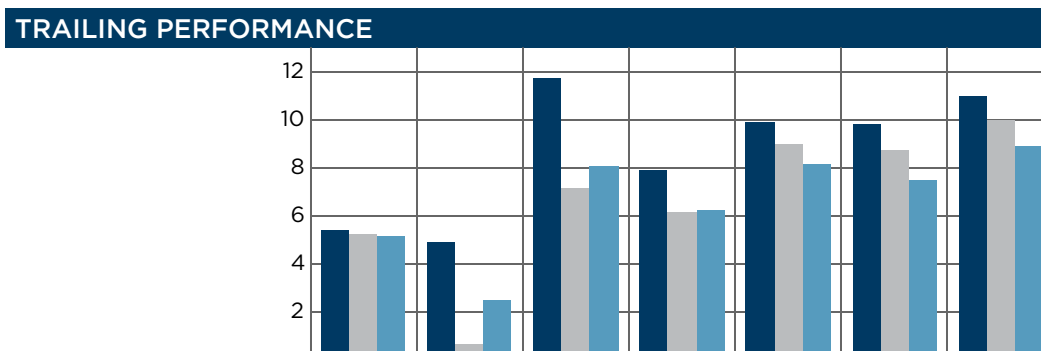
American Funds 2030 Trgt Date Retire R6

Investment Strategy Summary

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

FUND INFORMATION	
Fund	RFETX
Inception Date	7/13/2009
Fund Family	American Funds Target Date Retirement Ser
Fund Subadviser	--
Portfolio Manager(s)	James Lovelace, Wesley Phoa, Bradley Vogt, et al.
Manager tenure (average)	5.5 years
Morningstar Category	Target-Date 2030
Benchmark Index	S&P Target Date Through 2030 Index

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★★	★★★★★	★★★★★
	194	153	91



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● RFETX	5.42	4.93	11.76	7.93	9.96	9.84	11.06
● Benchmark	5.27	0.66	7.16	6.18	9.05	8.78	6.11
● Category Avg	5.19	2.51	8.13	6.24	8.20	7.51	7.30
Category Percentile	-	-	3	3	1	1	-
Category Rank	-	-	7/228	6/194	2/153	1/91	-

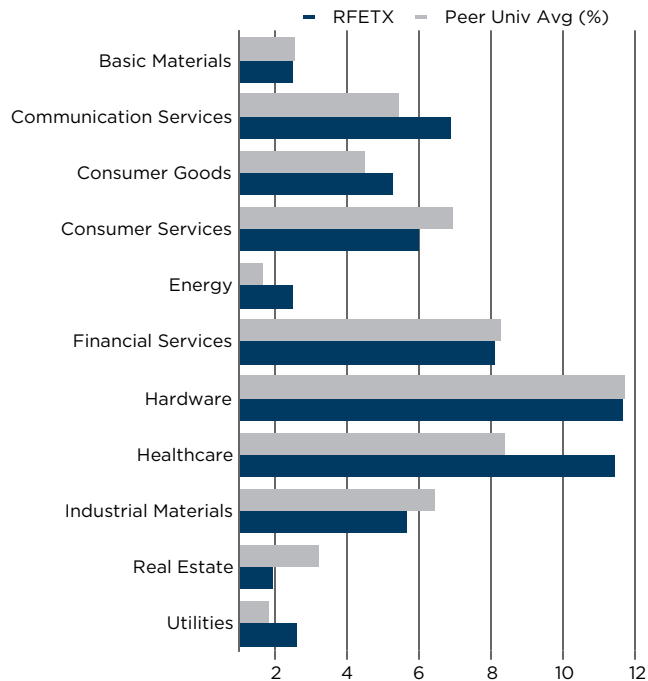
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
RFETX	20.06	-4.16	18.40	7.71	0.47	7.06	25.64	16.49	-1.82	13.15
Benchmark	21.75	-6.52	17.38	8.23	-0.23	7.03	23.21	12.79	-1.17	13.22
Morningstar Category Avg	20.08	-6.33	16.38	7.34	-1.81	5.06	16.62	13.36	-2.28	13.42
Morningstar Category Percentile	60	2	12	38	2	7	1	5	31	61
Morningstar Category Rank	145/241	5/239	28/234	84/221	5/237	16/228	2/222	10/208	64/205	122/200

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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American Funds 2030 Trgt Date Retire R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	RFETX	Peer Univ Avg
Total number of Holdings	22	19
Total Assets (\$M)	17,056	4,017
P/E (12mo. trailing)	21.1	20.7
Price/Book	2.5	2.2
Market Cap (\$M)	84,321	56,678
Turnover (%) (most recent avail)	6	35
Earnings Growth Rate (12mo. trailing)	4%	18%

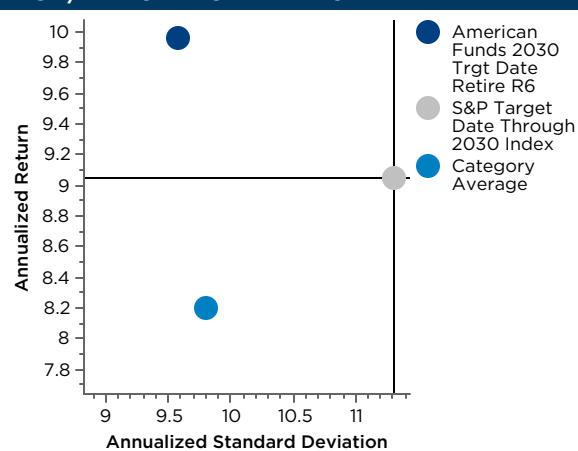
TOP HOLDINGS

	RFETX
American Funds Washington Mutual R6	7.85
American Funds Invmt Co of Amer R6	7.17
American Funds US Government Sec R6	6.56
American Funds Fundamental Invs R6	6.13
American Funds American Mutual R6	5.75
American Funds American Balanced R6	5.64
American Funds Global Balanced R6	5.61
American Funds New Perspective R6	5.59
American Funds Capital World Gr&Inc R6	5.12
American Funds Capital World Bond R6	4.73
% of portfolio in Top 10	60.16

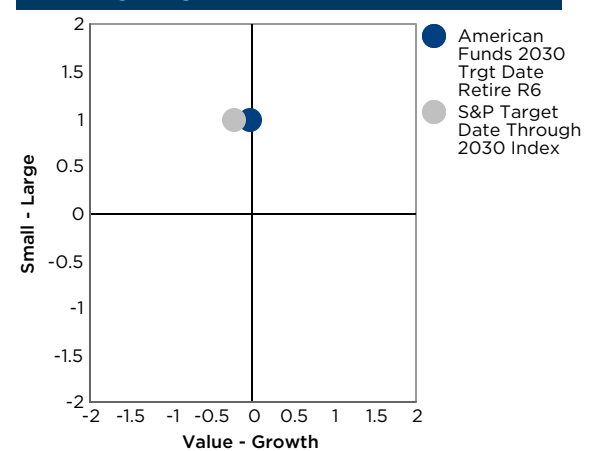
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.21	-	0.06	0.18	-	0.03
Beta	0.83	-	0.88	0.83	-	0.86
R-Squared	98.26	-	99.26	96.68	-	97.62
Sharpe Ratio	0.58	0.35	0.40	0.92	0.70	0.72
Information Ratio	0.68	-	0.03	0.35	-	-0.38
Standard Deviation	10.91	12.96	11.38	9.58	11.31	9.80
Up Capture	89.88	-	85.71	85.88	-	78.76
Down Capture	81.26	-	86.72	79.50	-	84.61

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

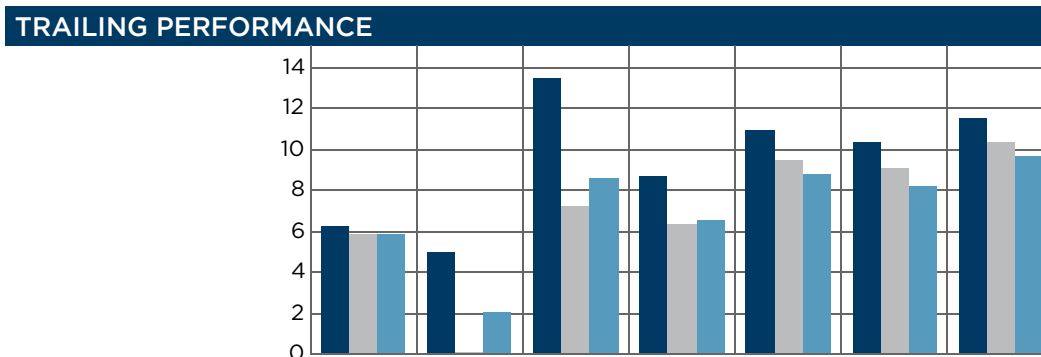
American Funds 2035 Trgt Date Retire R6

Investment Strategy Summary

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

FUND INFORMATION	
Fund	RFFTX
Inception Date	7/13/2009
Fund Family	American Funds Target Date Retiremt Ser
Fund Subadviser	--
Portfolio Manager(s)	James Lovelace, Wesley Phoa, Bradley Vogt, et al.
Manager tenure (average)	5.5 years
Morningstar Category	Target-Date 2035
Benchmark Index	S&P Target Date Through 2035 Index

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★★	★★★★★	★★★★★
	183	143	86



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● RFFTX	6.33	5.05	13.46	8.75	10.99	10.34	11.51
● Benchmark	5.87	0.16	7.27	6.34	9.47	9.11	6.23
● Category Avg	5.92	2.09	8.63	6.53	8.85	8.25	6.62
Category Percentile	-	-	1	1	1	1	-
Category Rank	-	-	2/211	2/183	1/143	1/86	-

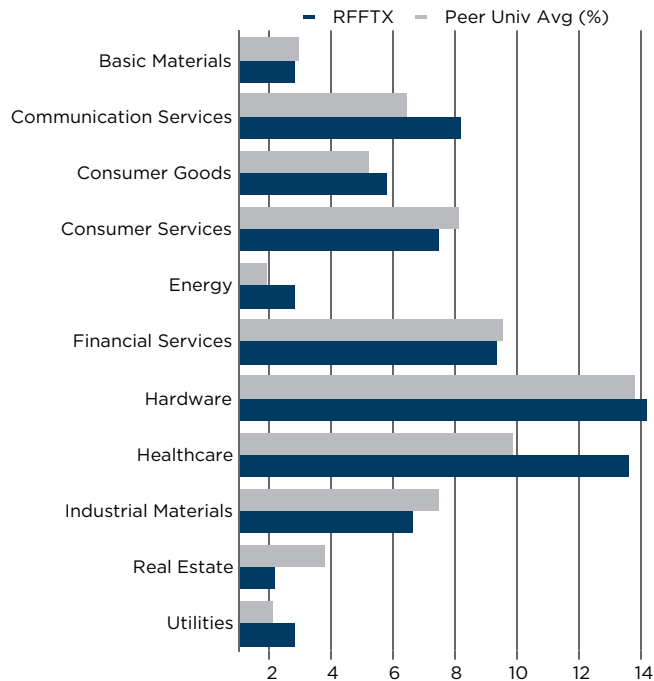
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
RFFTX	23.29	-5.14	21.04	8.00	0.59	7.02	25.97	16.64	-2.13	13.06
Benchmark	23.11	-7.07	18.72	8.54	-0.22	7.19	24.61	13.25	-1.71	13.54
Morningstar Category Avg	22.03	-7.06	18.45	7.58	-1.74	5.20	19.97	14.69	-3.31	14.42
Morningstar Category Percentile	21	6	3	41	1	11	1	8	16	79
Morningstar Category Rank	48/229	13/221	6/208	80/195	2/205	20/185	2/181	12/154	22/139	99/125

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

American Funds 2035 Trgt Date Retire R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	RFFTX	Peer Univ Avg
Total number of Holdings	22	18
Total Assets (\$M)	14,120	3,384
P/E (12mo. trailing)	21.8	20.8
Price/Book	2.6	2.2
Market Cap (\$M)	77,004	55,915
Turnover (%) (most recent avail)	4	32
Earnings Growth Rate (12mo. trailing)	4%	18%

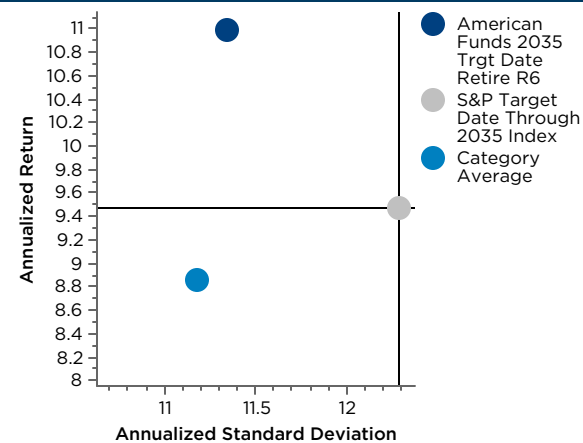
TOP HOLDINGS

	RFFTX
American Funds Washington Mutual R6	7.99
American Funds US Government Sec R6	7.90
American Funds Invmt Co of Amer R6	7.00
American Funds New Perspective R6	6.82
American Funds Fundamental Invs R6	6.00
American Funds American Mutual R6	5.98
American Funds American Balanced R6	5.97
American Funds Global Balanced R6	5.96
American Funds Growth Fund of Amer R6	5.81
American Funds AMCAP R6	5.63
% of portfolio in Top 10	65.05

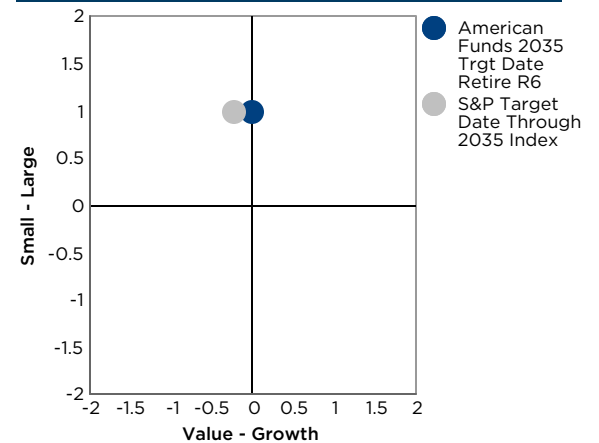
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.22	-	0.05	0.18	-	0.02
Beta	0.93	-	0.92	0.91	-	0.90
R-Squared	98.57	-	99.51	97.20	-	98.19
Sharpe Ratio	0.54	0.33	0.37	0.87	0.68	0.69
Information Ratio	1.28	-	0.13	0.69	-	-0.32
Standard Deviation	13.18	14.14	13.01	11.34	12.29	11.18
Up Capture	100.85	-	90.28	95.62	-	84.10
Down Capture	89.34	-	91.03	87.01	-	89.50

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

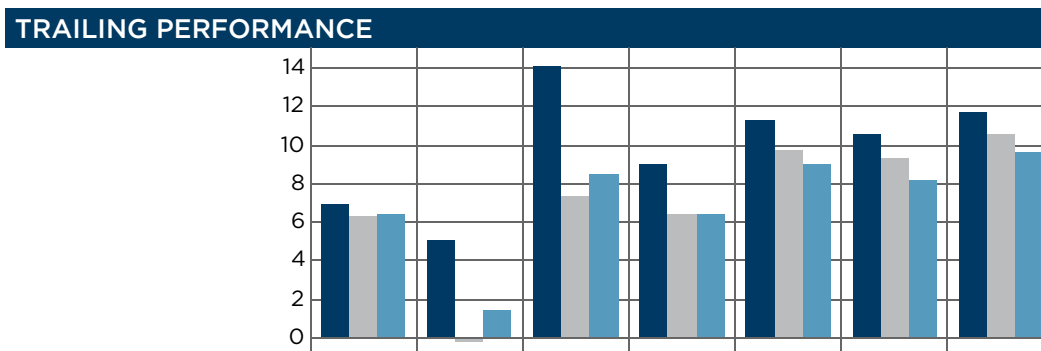
American Funds 2040 Trgt Date Retire R6

Investment Strategy Summary

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

FUND INFORMATION	
Fund	RFGTX
Inception Date	7/27/2009
Fund Family	American Funds Target Date Retiremt Ser
Fund Subadviser	--
Portfolio Manager(s)	James Lovelace, Wesley Phoa, Bradley Vogt, et al.
Manager tenure (average)	5.5 years
Morningstar Category	Target-Date 2040
Benchmark Index	S&P Target Date Through 2040 Index

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★★	★★★★★	★★★★★
	194	153	91



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● RFGTX	6.94	5.10	14.07	9.05	11.34	10.56	11.70
● Benchmark	6.34	-0.22	7.37	6.42	9.77	9.33	6.32
● Category Avg	6.41	1.46	8.55	6.46	9.00	8.21	7.74
Category Percentile	-	-	1	1	1	1	-
Category Rank	-	-	2/222	2/194	2/153	1/91	-

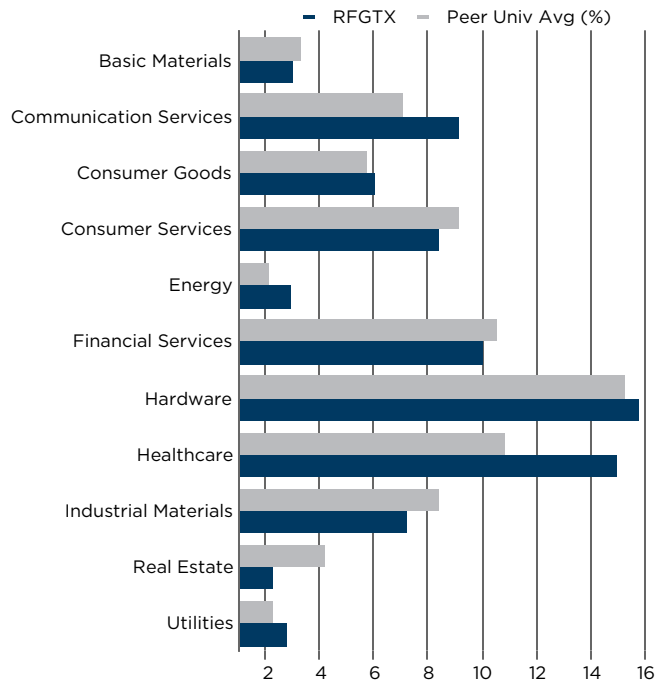
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
RFGTX	24.40	-5.52	21.97	8.17	0.58	6.96	26.66	16.71	-2.28	13.01
Benchmark	24.25	-7.63	19.79	8.81	-0.30	7.24	25.58	13.58	-2.05	13.88
Morningstar Category Avg	23.16	-7.78	19.30	7.96	-1.98	5.29	19.92	14.35	-3.51	14.28
Morningstar Category Percentile	28	4	6	39	1	15	1	9	16	75
Morningstar Category Rank	67/241	10/239	14/234	86/221	2/237	34/227	2/218	18/204	32/202	146/194

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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American Funds 2040 Trgt Date Retire R6 (continued)

FUND COMPOSITION



FUND STATISTICS

FUND STATISTICS	RFGTX	Peer Univ Avg
Total number of Holdings	19	18
Total Assets (\$M)	12,485	3,091
P/E (12mo. trailing)	22.3	20.8
Price/Book	2.7	2.2
Market Cap (\$M)	73,379	54,352
Turnover (%) (most recent avail)	3	31
Earnings Growth Rate (12mo. trailing)	5%	18%

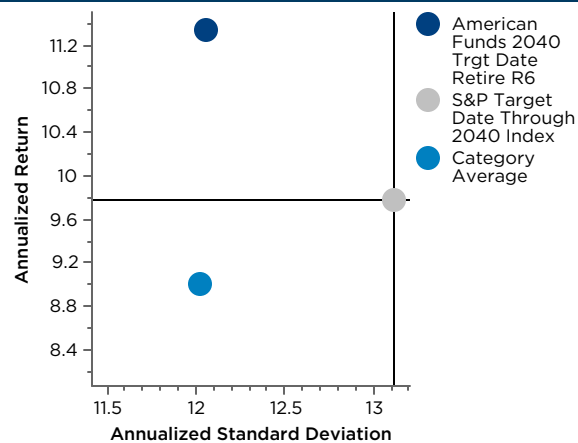
TOP HOLDINGS

TOP HOLDINGS	RFGTX
American Funds Washington Mutual R6	7.89
American Funds SMALLCAP World R6	7.42
American Funds New Perspective R6	7.40
American Funds Growth Fund of Amer R6	7.38
American Funds AMCAP R6	6.92
American Funds Invmt Co of Amer R6	6.90
American Funds Fundamental Invs R6	5.90
American Funds American Mutual R6	5.88
American Funds American Balanced R6	5.82
American Funds Global Balanced R6	5.82
% of portfolio in Top 10	67.33

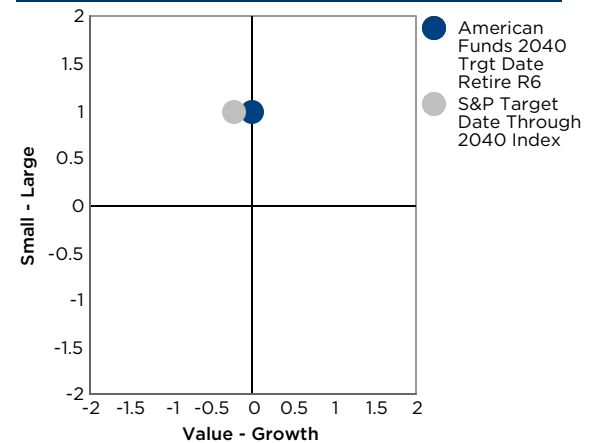
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.24	-	0.03	0.19	-	0.01
Beta	0.93	-	0.93	0.91	-	0.91
R-Squared	98.64	-	99.59	97.29	-	98.19
Sharpe Ratio	0.52	0.31	0.34	0.84	0.66	0.65
Information Ratio	1.32	-	0.03	0.67	-	-0.38
Standard Deviation	14.12	15.15	14.09	12.06	13.12	12.02
Up Capture	100.61	-	90.73	94.76	-	83.80
Down Capture	89.35	-	92.57	87.19	-	90.64

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

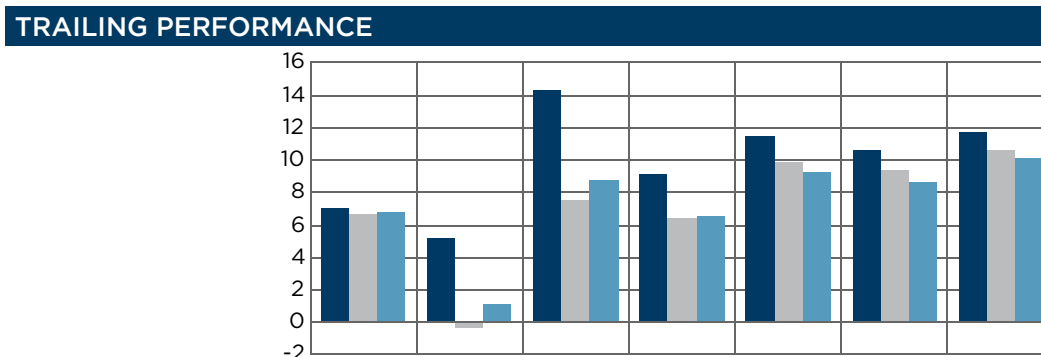
American Funds 2045 Trgt Date Retire R6

Investment Strategy Summary

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

FUND INFORMATION	
Fund	RFHTX
Inception Date	7/13/2009
Fund Family	American Funds Target Date Retirement Ser
Fund Subadviser	--
Portfolio Manager(s)	James Lovelace, Wesley Phoa, Bradley Vogt, et al.
Manager tenure (average)	5.5 years
Morningstar Category	Target-Date 2045
Benchmark Index	S&P Target Date Through 2045 Index

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★★	★★★★★	★★★★★
	183	143	85



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
RFHTX	7.06	5.19	14.30	9.18	11.52	10.65	11.78
Benchmark	6.66	-0.30	7.53	6.45	9.95	9.41	6.31
Category Avg	6.84	1.16	8.77	6.62	9.33	8.67	7.05
Category Percentile	-	-	1	1	1	1	-
Category Rank	-	-	2/211	2/183	1/143	1/85	-

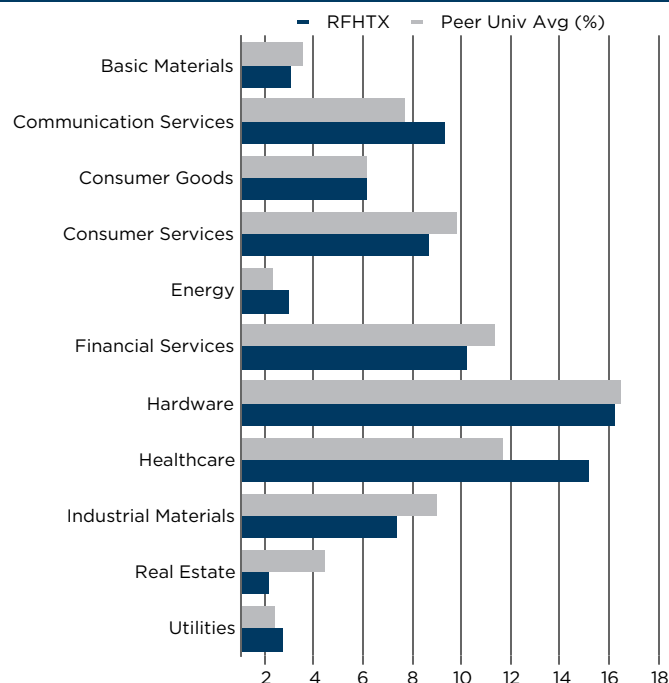
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
RFHTX	24.68	-5.58	22.44	8.27	0.64	7.09	26.51	16.80	-2.29	12.98
Benchmark	24.75	-7.94	20.30	9.00	-0.39	7.25	26.25	13.80	-2.46	13.76
Morningstar Category Avg	24.32	-8.13	20.42	7.96	-1.81	5.34	22.01	15.52	-4.10	14.83
Morningstar Category Percentile	51	3	8	45	1	13	2	12	11	84
Morningstar Category Rank	117/229	7/221	17/208	88/195	2/206	24/185	4/180	17/145	15/139	105/125

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

American Funds 2045 Trgt Date Retire R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	RFHTX	Peer Univ Avg
Total number of Holdings	18	17
Total Assets (\$M)	9,573	2,338
P/E (12mo. trailing)	22.4	20.8
Price/Book	2.7	2.2
Market Cap (\$M)	73,866	54,619
Turnover (%) (most recent avail)	3	30
Earnings Growth Rate (12mo. trailing)	5%	18%

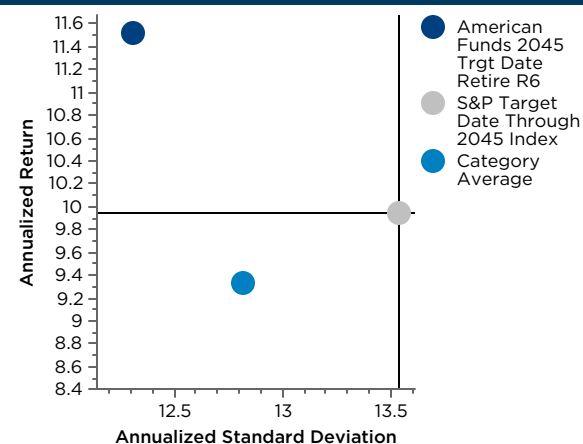
TOP HOLDINGS

	RFHTX
American Funds Washington Mutual R6	7.93
American Funds Invmt Co of Amer R6	7.79
American Funds SMALLCAP World R6	7.57
American Funds Growth Fund of Amer R6	7.34
American Funds New Perspective R6	7.31
American Funds AMCAP R6	6.87
American Funds Fundamental Invs R6	6.79
American Funds American Mutual R6	6.78
American Funds American Balanced R6	5.89
American Funds Capital World Gr&Inc R6	5.78
% of portfolio in Top 10	70.05

RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.25	-	0.03	0.20	-	-0.00
Beta	0.92	-	0.96	0.90	-	0.94
R-Squared	98.60	-	99.67	97.27	-	98.39
Sharpe Ratio	0.52	0.31	0.33	0.84	0.65	0.64
Information Ratio	1.27	-	0.16	0.64	-	-0.34
Standard Deviation	14.41	15.62	15.04	12.31	13.54	12.82
Up Capture	99.53	-	94.73	94.21	-	88.77
Down Capture	88.57	-	95.39	87.24	-	94.34

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

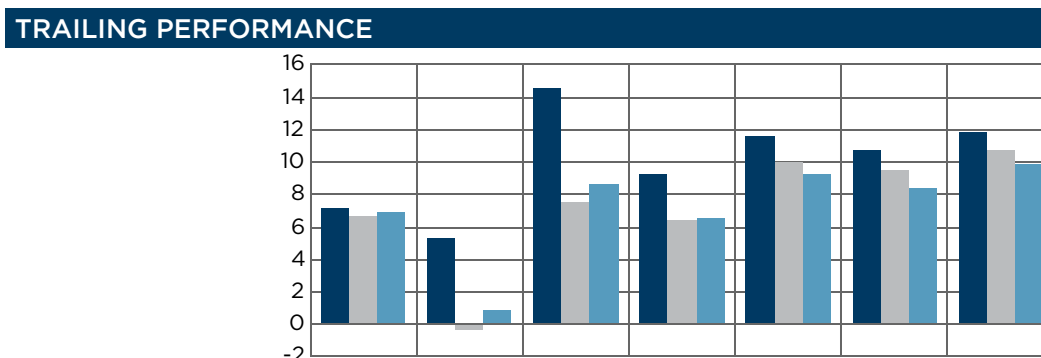
American Funds 2050 Trgt Date Retire R6

Investment Strategy Summary

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

FUND INFORMATION	
Fund	RFITX
Inception Date	7/13/2009
Fund Family	American Funds Target Date Retirement Ser
Fund Subadviser	--
Portfolio Manager(s)	James Lovelace, Wesley Phoa, Bradley Vogt, et al.
Manager tenure (average)	5.5 years
Morningstar Category	Target-Date 2050
Benchmark Index	S&P Target Date Through 2050 Index

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★★	★★★★★	★★★★★
	194	153	79



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
RFITX	7.19	5.28	14.63	9.34	11.65	10.71	11.83
Benchmark	6.69	-0.29	7.59	6.50	10.08	9.52	6.74
Category Avg	6.96	0.95	8.63	6.52	9.28	8.45	6.16
Category Percentile	-	-	1	1	1	1	-
Category Rank	-	-	2/222	2/194	2/153	1/79	-

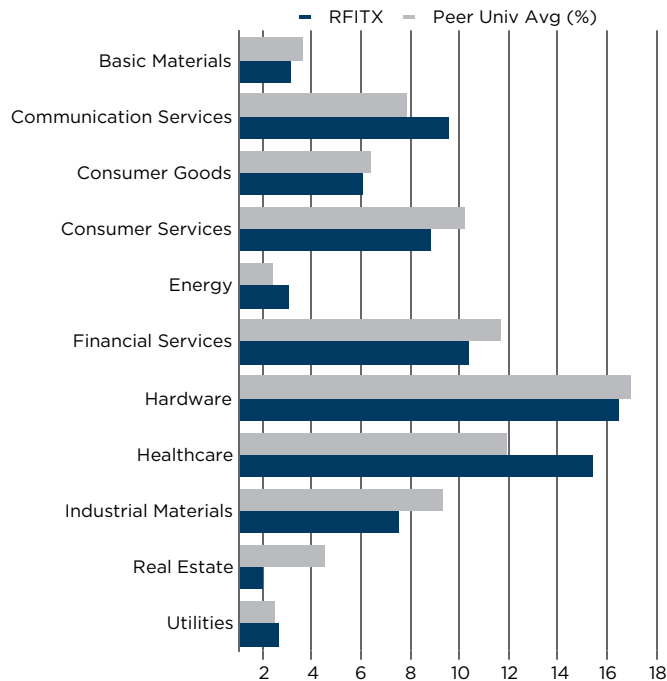
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
RFITX	25.04	-5.61	22.61	8.33	0.65	7.02	26.65	16.72	-2.28	13.07
Benchmark	24.91	-8.02	20.65	9.12	-0.50	7.23	26.68	13.93	-2.30	13.76
Morningstar Category Avg	24.51	-8.44	20.40	8.24	-1.97	5.42	20.98	14.76	-3.85	14.48
Morningstar Category Percentile	43	3	8	43	1	18	1	16	9	77
Morningstar Category Rank	104/241	7/239	18/230	92/213	2/226	38/212	2/202	28/177	21/235	135/175

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

American Funds 2050 Trgt Date Retire R6 (continued)

FUND COMPOSITION



FUND STATISTICS

FUND STATISTICS	RFITX	Peer Univ Avg
Total number of Holdings	18	17
Total Assets (\$M)	8,123	1,915
P/E (12mo. trailing)	22.5	20.8
Price/Book	2.7	2.2
Market Cap (\$M)	75,734	54,318
Turnover (%) (most recent avail)	2	29
Earnings Growth Rate (12mo. trailing)	5%	18%

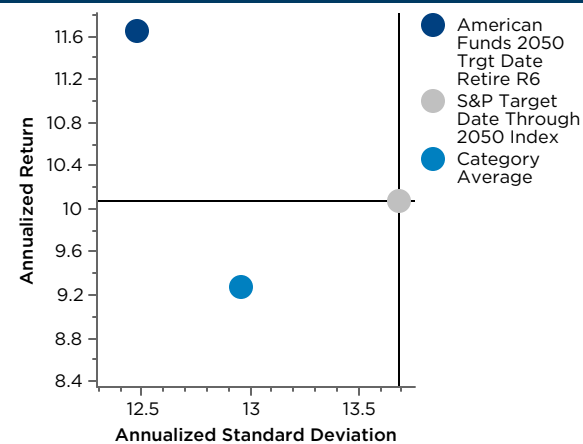
TOP HOLDINGS

TOP HOLDINGS	RFITX
American Funds Invmt Co of Amer R6	8.82
American Funds Washington Mutual R6	8.82
American Funds Fundamental Invs R6	7.82
American Funds American Mutual R6	7.82
American Funds SMALLCAP World R6	7.36
American Funds Growth Fund of Amer R6	7.23
American Funds New Perspective R6	7.21
American Funds Capital World Gr&Inc R6	6.81
American Funds AMCAP R6	6.76
American Funds American Balanced R6	5.09
% of portfolio in Top 10	73.74

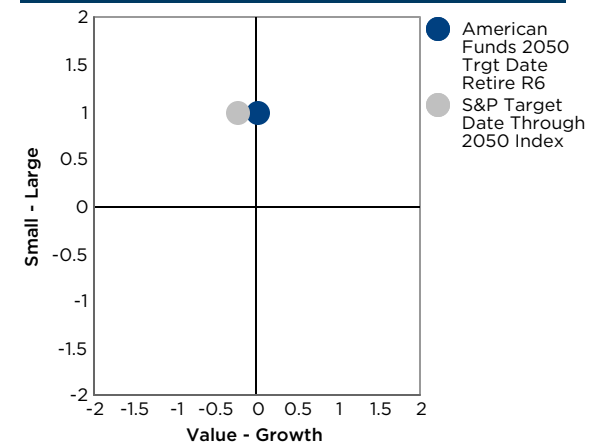
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.25	-	0.02	0.19	-	-0.01
Beta	0.92	-	0.97	0.90	-	0.94
R-Squared	98.56	-	99.67	97.13	-	98.15
Sharpe Ratio	0.53	0.31	0.32	0.84	0.65	0.63
Information Ratio	1.33	-	0.02	0.62	-	-0.41
Standard Deviation	14.65	15.76	15.28	12.48	13.69	12.96
Up Capture	100.48	-	94.96	93.92	-	87.52
Down Capture	89.02	-	96.21	87.22	-	94.29

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

American Funds 2055 Trgt Date Retire R6

Investment Strategy Summary

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

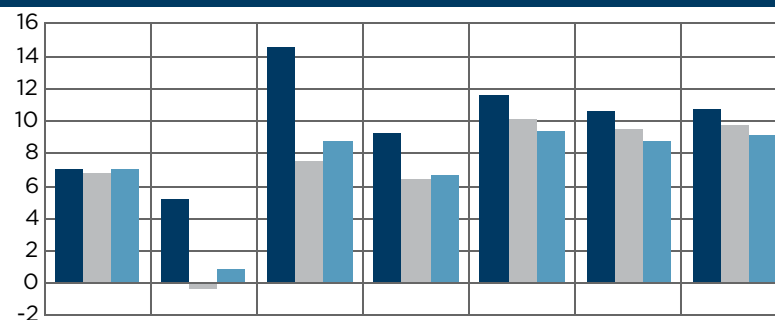
FUND INFORMATION

Fund	RFKTX
Inception Date	2/01/2010
Fund Family	American Funds Target Date Retirement Ser
Fund Subadviser	--
Portfolio Manager(s)	James Lovelace, Wesley Phoa, Bradley Vogt, et al.
Manager tenure (average)	5.1 years
Morningstar Category	Target-Date 2055
Benchmark Index	S&P Target Date Through 2055 Index

MORNINGSTAR RATING & FUNDS PER CATEGORY

Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★★	★★★★★	★★★★★
	183	140	35

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● RFKTX	7.11	5.23	14.56	9.30	11.63	10.69	10.75
● Benchmark	6.76	-0.36	7.57	6.48	10.10	9.54	10.70
● Category Avg	7.11	0.94	8.83	6.64	9.45	8.80	6.32
Category Percentile	-	-	1	1	1	1	-
Category Rank	-	-	2/211	2/183	1/140	0/35	-

CALENDAR YEAR PERFORMANCE (%)

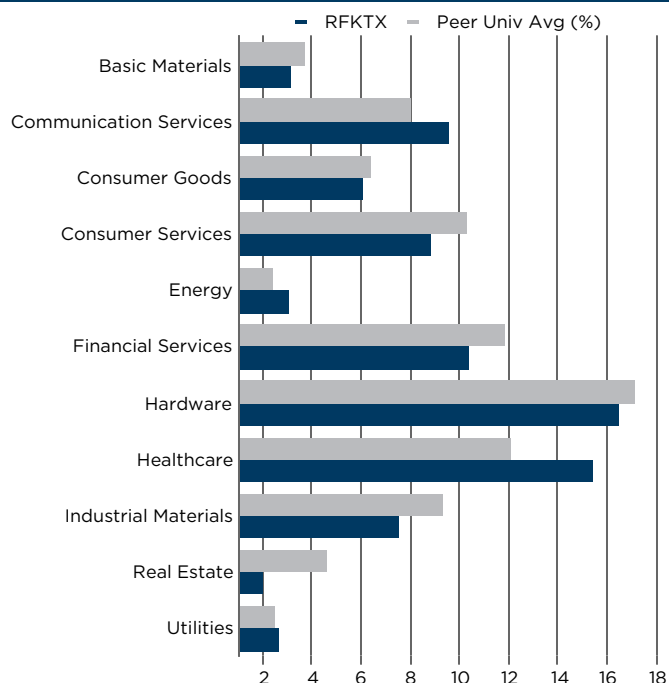
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
RFKTX	25.09	-5.65	22.63	8.30	0.63	7.01	26.59	16.76	-2.29	-
Benchmark	25.02	-8.11	20.75	9.15	-0.62	7.19	26.98	14.02	-2.30	13.76
Morningstar Category Avg	24.90	-8.43	20.99	8.00	-1.62	5.52	23.34	15.25	-4.08	14.43
Morningstar Category Percentile	45	3	6	45	1	20	1	14	10	-
Morningstar Category Rank	103/229	7/221	12/206	87/193	2/238	31/156	1/130	14/102	24/235	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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American Funds 2055 Trgt Date Retire R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	RFKTX	Peer Univ Avg
Total number of Holdings	16	16
Total Assets (\$M)	4,688	1,082
P/E (12mo. trailing)	22.5	20.8
Price/Book	2.7	2.2
Market Cap (\$M)	76,306	54,584
Turnover (%) (most recent avail)	2	30
Earnings Growth Rate (12mo. trailing)	5%	18%

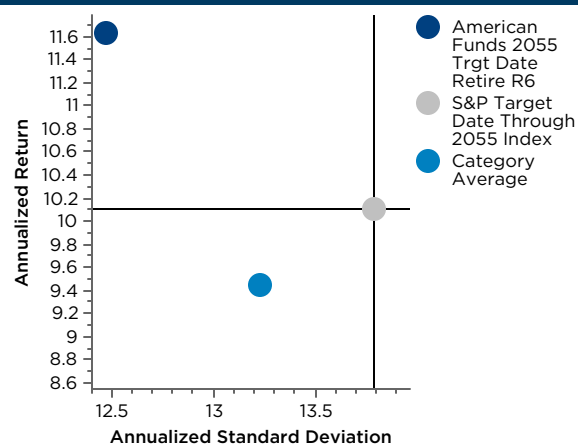
TOP HOLDINGS

	RFKTX
American Funds Invmt Co of Amer R6	9.00
American Funds Washington Mutual R6	8.99
American Funds Fundamental Invs R6	7.99
American Funds American Mutual R6	7.98
American Funds SMALLCAP World R6	7.18
American Funds Growth Fund of Amer R6	7.04
American Funds New Perspective R6	7.02
American Funds Capital World Gr&Inc R6	6.99
American Funds AMCAP R6	6.98
American Funds US Government Sec R6	5.03
% of portfolio in Top 10	74.19

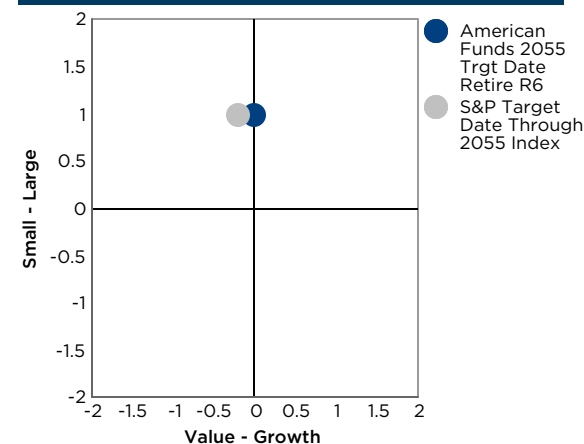
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.26	-	0.02	0.20	-	-0.01
Beta	0.92	-	0.98	0.89	-	0.95
R-Squared	98.59	-	99.70	97.11	-	98.33
Sharpe Ratio	0.52	0.30	0.32	0.84	0.65	0.63
Information Ratio	1.29	-	0.18	0.59	-	-0.35
Standard Deviation	14.64	15.86	15.58	12.47	13.79	13.23
Up Capture	99.62	-	96.86	92.93	-	89.84
Down Capture	88.52	-	97.06	86.71	-	95.45

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

American Funds 2060 Trgt Date Retire R6

Investment Strategy Summary

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

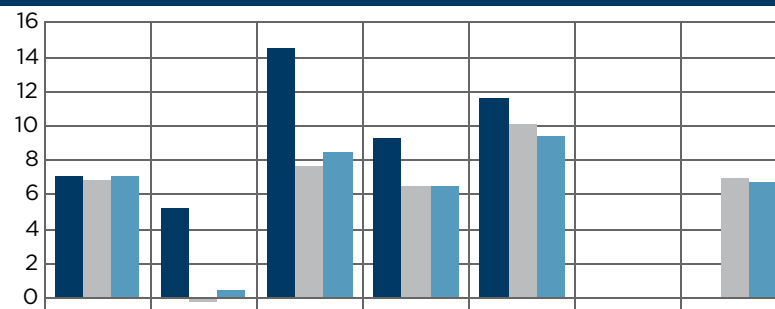
FUND INFORMATION

Fund	RFUTX
Inception Date	3/27/2015
Fund Family	American Funds Target Date Retiremt Ser
Fund Subadviser	--
Portfolio Manager(s)	Wesley Phoa, James Lovelace, Bradley Vogt, et al.
Manager tenure (average)	3.4 years
Morningstar Category	Target-Date 2060+
Benchmark Index	S&P Target Date Through 2060+ Index

MORNINGSTAR RATING & FUNDS PER CATEGORY

Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★★	★★★★★	
	171	71	-1E+22

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● RFUTX	7.09	5.21	14.49	9.28	11.59	-	-
● Benchmark	6.81	-0.25	7.69	6.55	10.15	-	8.50
● Category Avg	7.09	0.51	8.45	6.56	9.42	-	9.34
Category Percentile	-	-	1	1	1	-	-
Category Rank	-	-	2/244	2/171	1/71	-	-

CALENDAR YEAR PERFORMANCE (%)

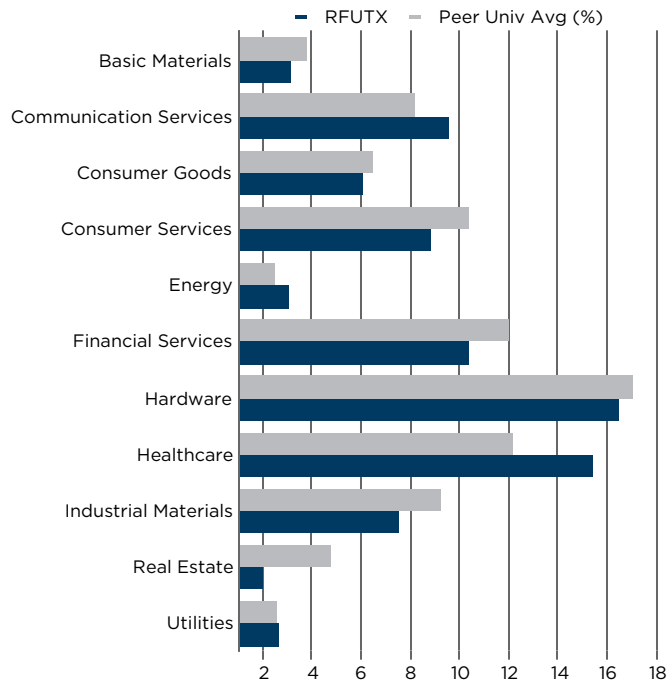
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
RFUTX	25.01	-5.64	22.49	8.41	-	-	-	-	-	-
Benchmark	25.08	-8.12	20.85	9.16	-0.62	7.19	26.98	14.02	-	-
Morningstar Category Avg	25.17	-8.51	21.21	7.90	-1.06	5.57	25.27	-	-	-
Morningstar Category Percentile	60	7	16	33	-	-	-	-	-	-
Morningstar Category Rank	130/216	14/201	26/160	35/106	-	-	-	-	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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American Funds 2060 Trgt Date Retire R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	RFUTX	Peer Univ Avg
Total number of Holdings	16	15
Total Assets (\$M)	1,858	291
P/E (12mo. trailing)	22.5	20.8
Price/Book	2.7	2.2
Market Cap (\$M)	76,503	53,997
Turnover (%) (most recent avail)	2	48
Earnings Growth Rate (12mo. trailing)	5%	18%

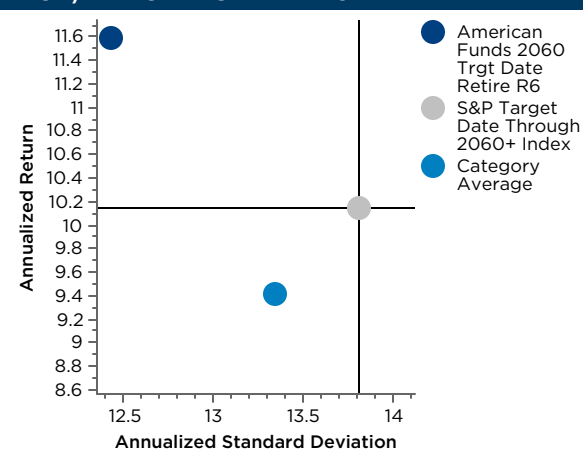
TOP HOLDINGS

	RFUTX
American Funds Washington Mutual R6	9.00
American Funds Invmt Co of Amer R6	8.99
American Funds American Mutual R6	8.00
American Funds Fundamental Invs R6	7.99
American Funds SMALLCAP World R6	7.09
American Funds Growth Fund of Amer R6	7.04
American Funds New Perspective R6	6.99
American Funds AMCAP R6	6.99
American Funds Capital World Gr&Inc R6	6.99
American Funds US Government Sec R6	5.06
% of portfolio in Top 10	74.13

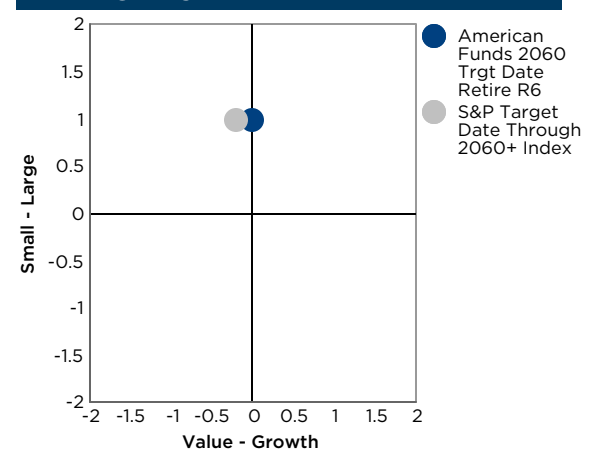
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.25	-	0.01	0.19	-	-0.02
Beta	0.91	-	0.99	0.89	-	0.96
R-Squared	98.59	-	99.70	97.12	-	98.41
Sharpe Ratio	0.52	0.31	0.31	0.84	0.65	0.62
Information Ratio	1.23	-	0.01	0.55	-	-0.41
Standard Deviation	14.60	15.89	15.74	12.43	13.81	13.35
Up Capture	98.53	-	97.21	91.77	-	90.46
Down Capture	88.07	-	97.95	86.24	-	96.31

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

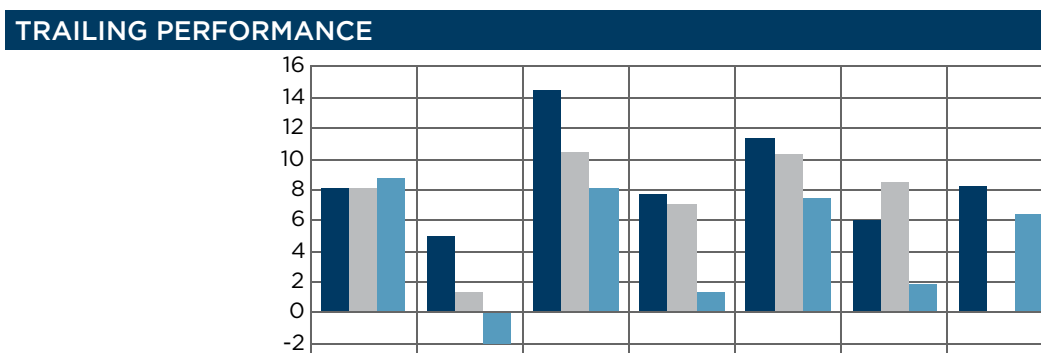
New World Fund, Inc. CI R-6

Investment Strategy Summary

The investment seeks long-term capital appreciation. The fund invests primarily in common stocks of companies with significant exposure to countries with developing economies and/or markets. Under normal market conditions, the fund will invest at least 35% of its assets in equity and debt securities of issuers primarily based in qualified countries that have developing economies and/or markets.

FUND INFORMATION	
Fund	RNWGX
Inception Date	5/01/2009
Fund Family	New World Fund Inc
Fund Subadviser	--
Portfolio Manager(s)	Robert Lovelace, Carl Kawaja, Nicholas Grace, et al.
Manager tenure (average)	10.5 years
Morningstar Category	Diversified Emerging Mkts
Benchmark Index	MSCI AC World Index - Net Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★★	★★★★★	★★★★★
	695	590	264



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● RNWGX	8.19	4.97	14.50	7.70	11.37	6.06	8.29
● Benchmark	8.13	1.37	10.44	7.12	10.30	8.55	5.47
● Category Avg	8.83	-1.96	8.16	1.32	7.49	1.87	6.69
Category Percentile	-	-	27	8	16	1	-
Category Rank	-	-	213/790	56/695	94/590	3/264	-

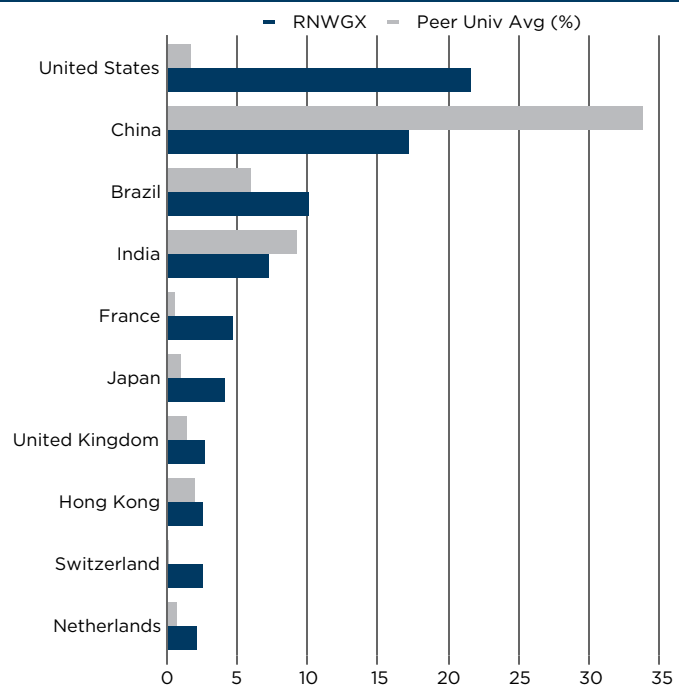
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
RNWGX	28.03	-11.97	33.06	4.31	-5.62	-3.29	10.46	20.22	-13.82	17.73
Benchmark	26.60	-9.41	23.97	7.86	-2.36	4.16	22.80	16.13	-7.35	12.67
Morningstar Category Avg	19.07	-16.14	34.69	8.08	-13.74	-2.99	-0.69	18.09	-19.59	18.59
Morningstar Category Percentile	9	14	59	74	4	52	9	29	8	60
Morningstar Category Rank	75/835	117/836	476/806	602/813	34/840	389/749	55/614	160/552	37/458	232/386

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

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New World Fund, Inc. CI R-6 (continued)

FUND COMPOSITION

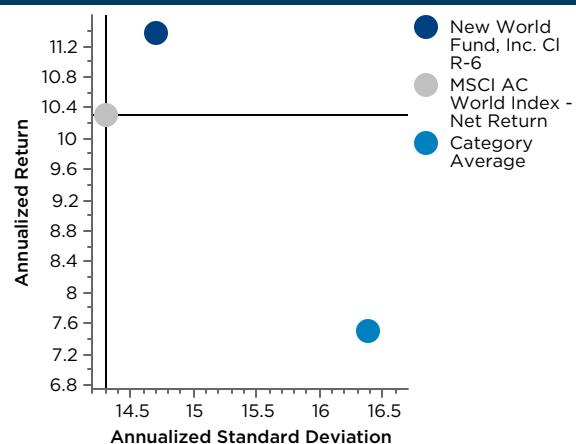


FUND STATISTICS	RNWGX	Peer Univ Avg
Total number of Holdings	539	363
Total Assets (\$M)	7,704	3,009
P/E (12mo. trailing)	25.5	16.9
Price/Book	2.5	1.9
Market Cap (\$M)	50,305	31,729
Turnover (%) (most recent avail)	24	41
Earnings Growth Rate (12mo. trailing)	4%	15%

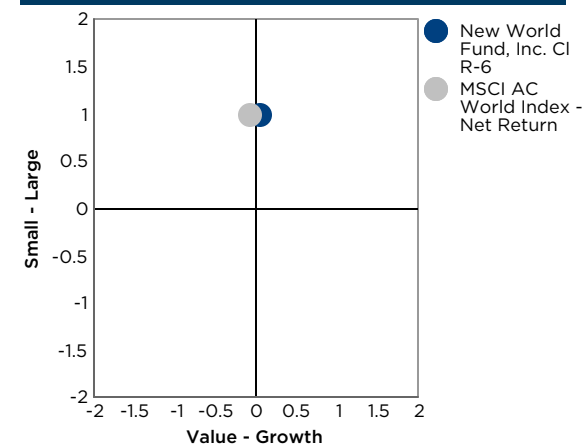
TOP HOLDINGS	RNWGX
Microsoft Corp	2.60
Tencent Holdings Ltd	1.97
Kotak Mahindra Bank Ltd	1.76
Reliance Industries Ltd	1.48
Taiwan Semiconductor Manufacturing Co Ltd	1.47
AIA Group Ltd	1.45
Mastercard Inc A	1.36
Facebook Inc A	1.34
Alphabet Inc Class C	1.27
MercadoLibre Inc	1.14
% of portfolio in Top 10	15.85

RISK STATISTICS	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.07	-	-0.44	0.11	-	-0.20
Beta	0.97	-	1.00	0.97	-	1.01
R-Squared	91.19	-	81.52	88.77	-	77.56
Sharpe Ratio	0.36	0.33	-0.02	0.70	0.64	0.39
Information Ratio	0.12	-	-0.73	0.22	-	-0.36
Standard Deviation	16.83	16.65	18.38	14.70	14.30	16.38
Up Capture	94.74	-	76.57	97.46	-	82.51
Down Capture	94.10	-	103.82	93.24	-	99.95

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

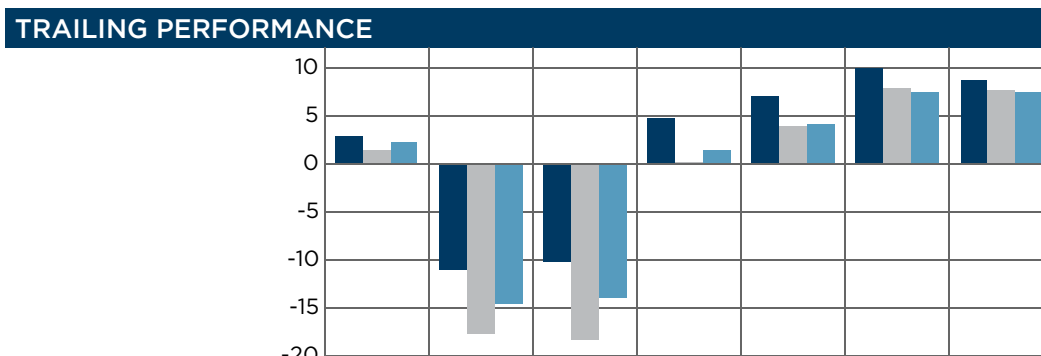
Cohen & Steers Real Estate Securities Fund Class Z

Investment Strategy Summary

The investment seeks total return through investment in real estate securities. The fund invests at least 80% of its total assets in income-producing common stocks and other equity securities issued by real estate companies, such as real estate investment trusts ("REITs"). It may invest up to 20% of its total assets in securities of foreign issuers (including emerging market issuers) which meet the same criteria for investment as domestic companies, including investments in such companies in the form of American Depositary Receipts ("ADRs"), Global Depositary Receipts ("GDRs") and European Depositary Receipts ("EDRs"). The fund is non-diversified.

FUND INFORMATION	
Fund	CSZIX
Inception Date	10/01/2014
Fund Family	Cohen & Steers Real Estate Securities Fund Inc
Fund Subadviser	--
Portfolio Manager(s)	Thomas Bohjalian, Jason Yablon
Manager tenure (average)	10.9 years
Morningstar Category	Real Estate
Benchmark Index	FTSE Nareit Equity REITS Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	
	224	197	141



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● CSZIX	3.04	-11.04	-10.05	4.87	7.22	10.06	8.86
● Benchmark	1.44	-17.54	-18.16	0.20	3.95	7.90	11.06
● Category Avg	2.31	-14.49	-13.96	1.45	4.22	7.55	9.26
Category Percentile	-	-	22	12	8	4	-
Category Rank	-	-	56/253	27/224	16/197	6/141	-

CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
CSZIX	31.64	-4.21	8.17	8.06	7.69	32.33	4.44	17.03	6.08	26.63
Benchmark	26.00	-4.62	5.23	8.52	3.20	30.14	2.47	18.06	8.29	27.96
Morningstar Category Avg	27.36	-6.10	5.75	6.65	2.39	27.92	1.63	17.64	7.24	26.76
Morningstar Category Percentile	12	28	23	22	1	4	6	43	71	62
Morningstar Category Rank	31/256	70/251	59/257	59/267	3/282	11/274	-	-	-	-

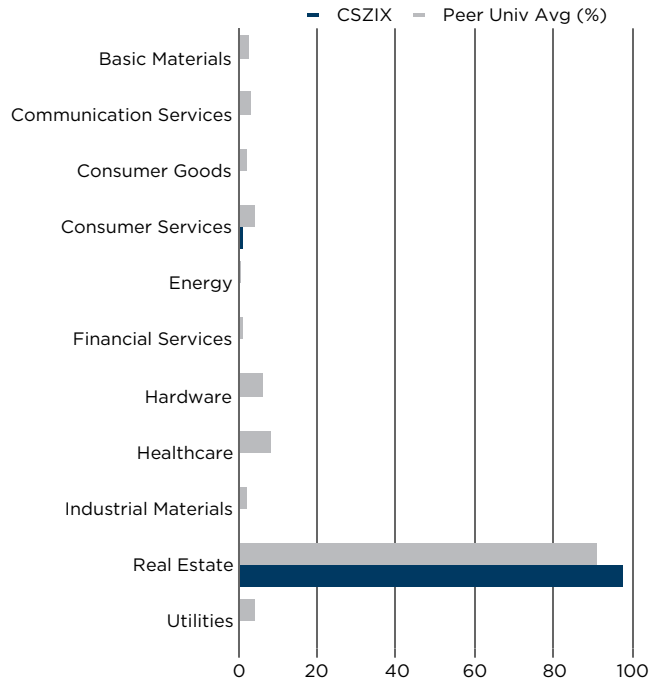
PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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Cohen & Steers Real Estate Securities Fund Class Z

(continued)

FUND COMPOSITION

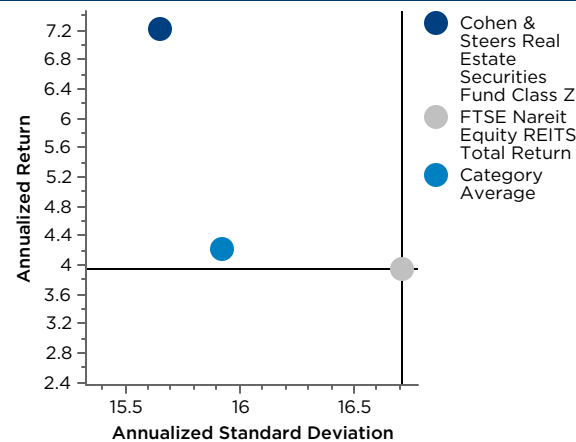


FUND STATISTICS	CSZIX	Peer Univ Avg
Total number of Holdings	40	80
Total Assets (\$M)	755	2,000
P/E (12mo. trailing)	43.0	41.8
Price/Book	2.4	2.1
Market Cap (\$M)	19,222	14,579
Turnover (%) (most recent avail)	55	55
Earnings Growth Rate (12mo. trailing)	3%	11%

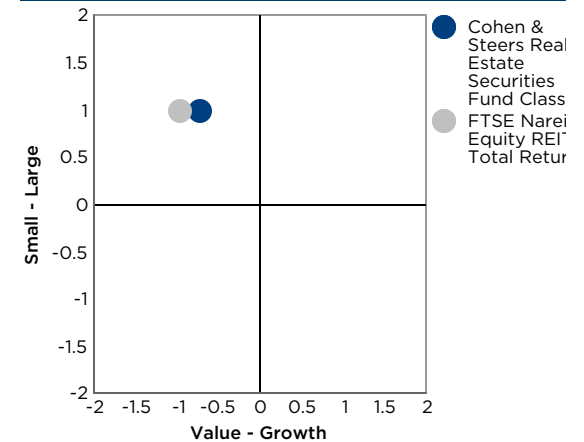
TOP HOLDINGS	CSZIX
Crown Castle International Corp	7.84
American Tower Corp	7.29
Public Storage	6.81
Equinix Inc	6.76
SBA Communications Corp	4.60
Simon Property Group Inc	4.46
Ventas Inc	4.18
Prologis Inc	3.85
VEREIT Inc Class A	3.53
VICI Properties Inc Ordinary Shares	3.49
% of portfolio in Top 10	52.81

RISK STATISTICS	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.37	-	0.10	0.28	-	0.03
Beta	0.92	-	0.96	0.93	-	0.95
R-Squared	98.19	-	99.31	97.90	-	99.22
Sharpe Ratio	0.18	-0.08	-0.01	0.39	0.17	0.19
Information Ratio	1.67	-	0.73	1.27	-	0.16
Standard Deviation	17.64	18.98	18.22	15.65	16.71	15.92
Up Capture	106.40	-	95.33	104.97	-	90.79
Down Capture	88.13	-	93.40	91.02	-	94.56

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



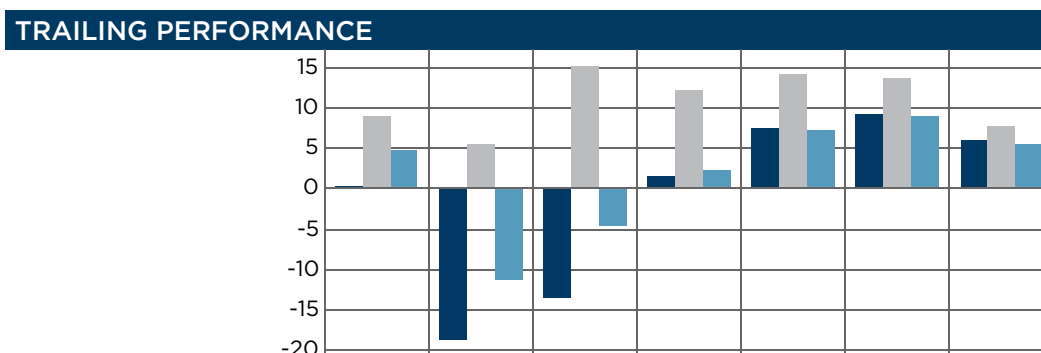
Edgar Lomax Value Fund

Investment Strategy Summary

The investment seeks long-term capital growth while providing some income. The fund invests primarily in large, well-recognized companies. The advisor expects the fund's portfolio to hold at least 20% of the stocks comprising the Standard & Poor's ("S&P") 100 Index, a capitalization-weighted index of 100 stocks from a broad range of industries. The fund will invest at least 85% of its total assets in equity securities, consisting of common stocks and other securities which have the characteristics of common stocks, including, but not limited to, convertible securities, ETFs, rights and warrants.

FUND INFORMATION	
Fund	LOMAX
Inception Date	12/12/1997
Fund Family	Advisors Series Trust (Edgar Lomax)
Fund Subadviser	--
Portfolio Manager(s)	Randall Eley, Thomas Murray
Manager tenure (average)	11.8 years
Morningstar Category	Large Value
Benchmark Index	S&P 500 - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★	★★★	★★★
	1129	992	716



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
LOMAX	0.25	-18.55	-13.42	1.46	7.45	9.29	5.91
Benchmark	8.93	5.57	15.15	12.28	14.15	13.74	10.74
Category Avg	4.83	-11.25	-4.70	2.42	7.14	8.87	8.94
Category Percentile	-	-	95	65	47	50	-
Category Rank	-	-	1145/1205	734/1129	466/992	358/716	-

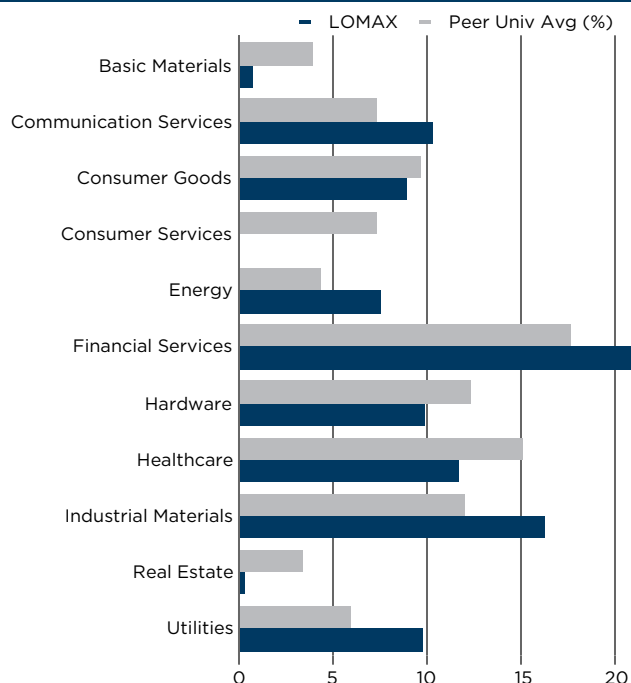
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
LOMAX	23.27	-3.30	19.48	17.01	-5.31	15.39	31.49	7.04	8.95	13.34
Benchmark	31.49	-4.38	21.83	11.96	1.38	13.69	32.39	16.00	2.11	15.06
Morningstar Category Avg	24.99	-8.60	16.07	14.59	-4.08	10.15	31.15	14.55	-0.84	13.59
Morningstar Category Percentile	48	8	16	26	71	3	48	97	4	50
Morningstar Category Rank	580/1209	100/1244	202/1260	330/1268	978/1378	39/1290	582/1213	1172/1208	50/1258	620/1240

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Edgar Lomax Value Fund (continued)

FUND COMPOSITION



FUND STATISTICS

	LOMAX	Peer Univ Avg
Total number of Holdings	54	127
Total Assets (\$M)	90	4,064
P/E (12mo. trailing)	12.8	16.8
Price/Book	1.4	1.9
Market Cap (\$M)	88,202	67,034
Turnover (%) (most recent avail)	39	53
Earnings Growth Rate (12mo. trailing)	10%	15%

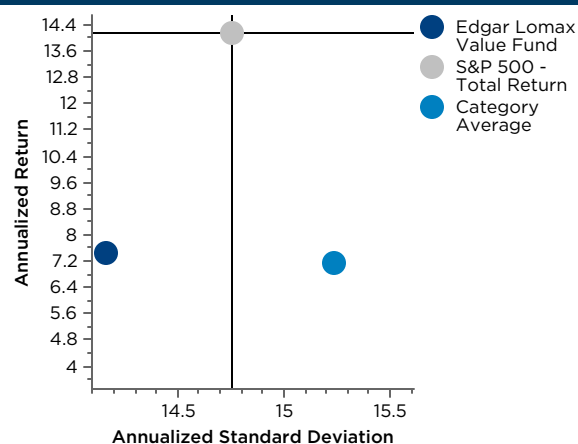
TOP HOLDINGS

	LOMAX
Pfizer Inc	5.33
Allstate Corp	5.21
Cisco Systems Inc	5.02
Exelon Corp	4.83
MetLife Inc	4.43
AT&T Inc	4.09
Walgreens Boots Alliance Inc	3.89
Coca-Cola Co	3.54
Chevron Corp	3.39
Capital One Financial Corp	3.30
% of portfolio in Top 10	43.03

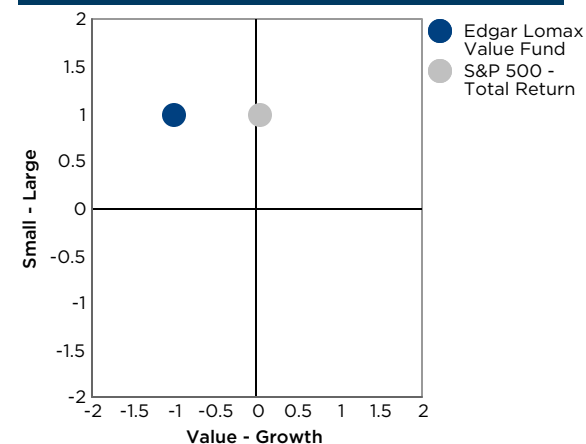
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.73	-	-0.76	-0.38	-	-0.52
Beta	0.88	-	1.00	0.89	-	1.00
R-Squared	86.15	-	94.81	85.11	-	93.85
Sharpe Ratio	-0.01	0.61	0.04	0.44	0.88	0.39
Information Ratio	-1.66	-	-2.41	-1.17	-	-1.85
Standard Deviation	16.67	17.49	17.96	14.16	14.76	15.24
Up Capture	60.87	-	72.81	65.48	-	73.93
Down Capture	104.74	-	112.21	101.20	-	110.82

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

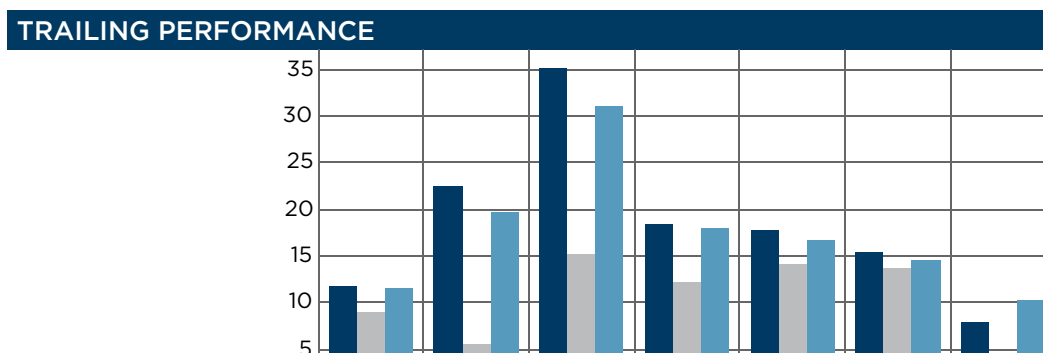
Fidelity Contrafund

Investment Strategy Summary

The investment seeks capital appreciation. The fund normally invests primarily in common stocks. It invests in securities of companies whose value the advisor believes is not fully recognized by the public. The fund invests in domestic and foreign issuers. It invests in either "growth" stocks or "value" stocks or both. The fund uses fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions to select investments.

FUND INFORMATION	
Fund	FCNTX
Inception Date	5/17/1967
Fund Family	Fidelity Contrafund
Fund Subadviser	Multiple
Portfolio Manager(s)	William Danoff
Manager tenure (average)	30.0 years
Morningstar Category	Large Growth
Benchmark Index	S&P 500 - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★	★★★	★★★
	1229	1095	813



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● FCNTX	11.80	22.48	35.10	18.47	17.75	15.52	8.02
● Benchmark	8.93	5.57	15.15	12.28	14.15	13.74	10.74
● Category Avg	11.51	19.82	31.02	17.99	16.80	14.56	12.35
Category Percentile	-	-	35	49	44	45	-
Category Rank	-	-	465/1328	602/1229	482/1095	366/813	-

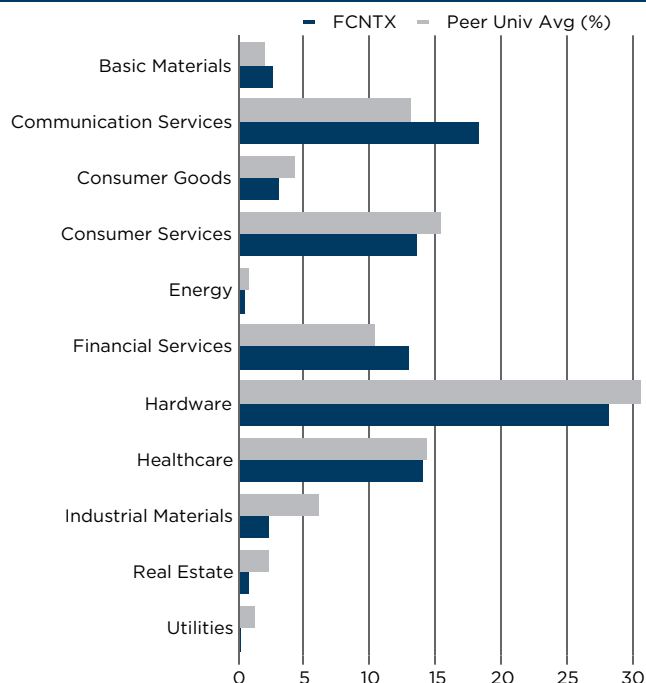
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
FCNTX	29.98	-2.13	32.21	3.36	6.46	9.56	34.15	16.26	-0.14	16.93
Benchmark	31.49	-4.38	21.83	11.96	1.38	13.69	32.39	16.00	2.11	15.06
Morningstar Category Avg	31.71	-2.18	27.84	3.19	3.57	10.07	33.87	15.24	-2.56	15.40
Morningstar Category Percentile	65	50	21	48	27	56	46	36	30	35
Morningstar Category Rank	884/1360	702/1405	286/1363	702/1463	454/1681	958/1710	788/1712	605/1681	505/1683	601/1718

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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Fidelity Contrafund (continued)

FUND COMPOSITION



FUND STATISTICS

	FCNTX	Peer Univ Avg
Total number of Holdings	330	109
Total Assets (\$M)	108,102	9,266
P/E (12mo. trailing)	33.8	34.6
Price/Book	5.7	6.4
Market Cap (\$M)	245,014	153,217
Turnover (%) (most recent avail)	32	40
Earnings Growth Rate (12mo. trailing)	29%	25%

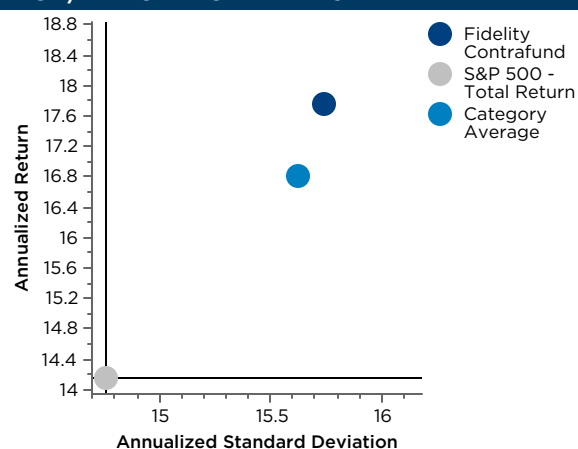
TOP HOLDINGS

	FCNTX
Amazon.com Inc	9.95
Facebook Inc A	8.99
Microsoft Corp	5.94
Salesforce.com Inc	4.68
Berkshire Hathaway Inc Class A	4.55
Adobe Inc	3.45
Apple Inc	3.30
Visa Inc Class A	2.98
Netflix Inc	2.91
UnitedHealth Group Inc	2.76
% of portfolio in Top 10	49.52

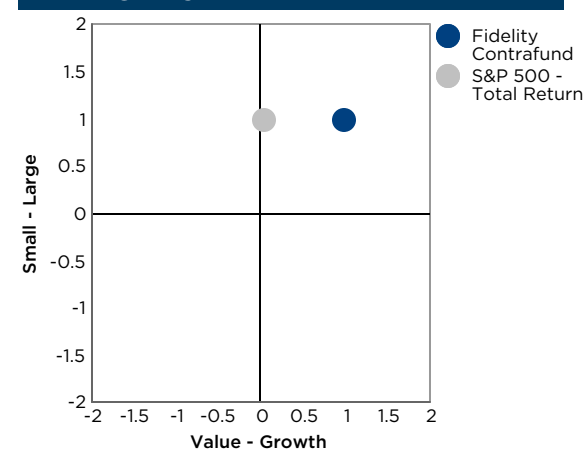
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.44	-	0.40	0.26	-	0.17
Beta	1.03	-	1.03	1.01	-	1.03
R-Squared	91.82	-	96.14	89.14	-	94.18
Sharpe Ratio	0.89	0.61	0.89	1.05	0.88	1.00
Information Ratio	1.14	-	1.57	0.69	-	0.70
Standard Deviation	18.81	17.49	18.33	15.74	14.76	15.62
Up Capture	119.50	-	117.28	117.31	-	115.10
Down Capture	93.22	-	93.23	96.02	-	98.89

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

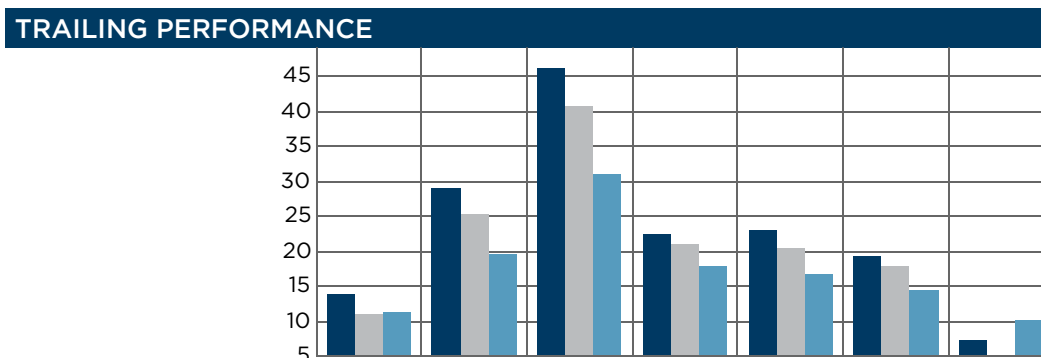
Fidelity Otc Portfolio

Investment Strategy Summary

The investment seeks capital appreciation. The fund invests primarily in common stocks. It normally invests at least 80% of assets in securities principally traded on NASDAQ® or an over-the-counter (OTC) market, which has more small and medium-sized companies than other markets. The fund invests more than 25% of total assets in the technology sector. It invests in domestic and foreign issuers. The fund invests in either "growth" stocks or "value" stocks or both. It is non-diversified.

FUND INFORMATION	
Fund	FOCPX
Inception Date	12/31/1984
Fund Family	Fidelity Securities Fund
Fund Subadviser	Multiple
Portfolio Manager(s)	Christopher Lin
Manager tenure (average)	3.0 years
Morningstar Category	Large Growth
Benchmark Index	Nasdaq Composite

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★	★★★★★	★★★★★
	1229	1095	813



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
FOCPX	14.04	29.10	46.36	22.63	23.01	19.48	7.29
Benchmark	11.24	25.33	40.96	21.05	20.63	18.12	12.49
Category Avg	11.51	19.82	31.02	17.99	16.80	14.56	12.35
Category Percentile	-	-	14	17	7	4	-
Category Rank	-	-	186/1328	209/1229	77/1095	33/813	-

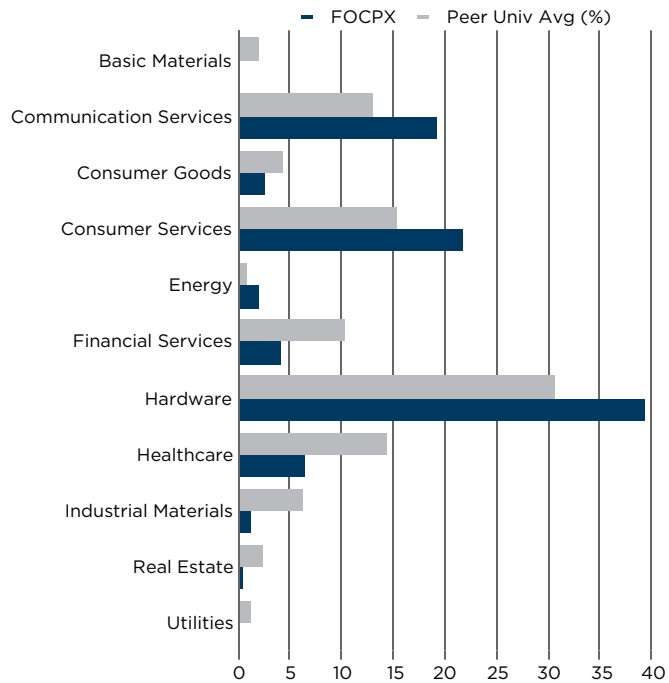
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
FOCPX	39.22	-3.21	38.60	3.11	10.91	16.50	46.51	11.29	-0.42	20.14
Benchmark	36.69	-2.84	29.64	8.87	6.96	14.75	40.12	17.45	-0.83	18.02
Morningstar Category Avg	31.71	-2.18	27.84	3.19	3.57	10.07	33.87	15.24	-2.56	15.40
Morningstar Category Percentile	7	61	3	50	4	3	2	89	32	13
Morningstar Category Rank	95/1360	857/1405	41/1363	732/1463	67/1681	51/1710	34/1712	1496/1681	539/1683	223/1718

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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Fidelity Otc Portfolio (continued)

FUND COMPOSITION



FUND STATISTICS

FUND STATISTICS	FOCPX	Peer Univ Avg
Total number of Holdings	@NA	109
Total Assets (\$M)	17,613	9,266
P/E (12mo. trailing)	@NA	34.6
Price/Book	@NA	6.4
Market Cap (\$M)	@NA	153,217
Turnover (%) (most recent avail)	48	40
Earnings Growth Rate (12mo. trailing)	@NA%	25%

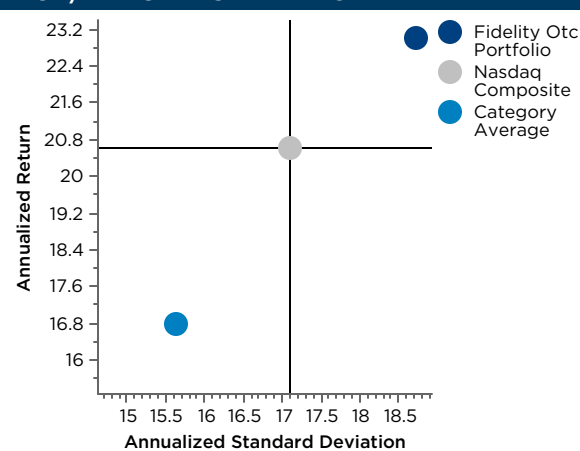
TOP HOLDINGS

TOP HOLDINGS	FOCPX
Apple Inc	11.97
Microsoft Corp	10.24
Amazon.com Inc	9.87
Facebook Inc A	5.31
Alphabet Inc A	5.23
Tesla Inc	3.27
NVIDIA Corp	2.51
Alphabet Inc Class C	2.22
Reliance Industries Ltd	1.60
Starbucks Corp	1.49
% of portfolio in Top 10	53.71

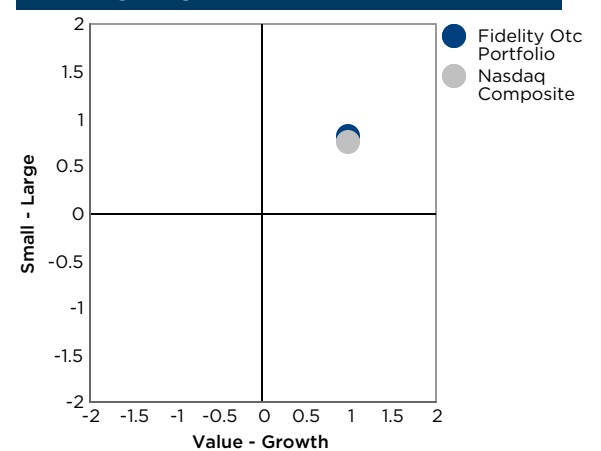
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.06	-	-0.09	0.08	-	-0.12
Beta	1.03	-	0.92	1.07	-	0.90
R-Squared	98.05	-	97.74	94.72	-	97.30
Sharpe Ratio	1.02	0.98	0.89	1.17	1.14	1.00
Information Ratio	0.54	-	-0.96	0.54	-	-1.25
Standard Deviation	20.59	19.71	18.33	18.72	17.10	15.62
Up Capture	105.95	-	83.17	115.60	-	73.28
Down Capture	100.09	-	94.03	101.91	-	92.18

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

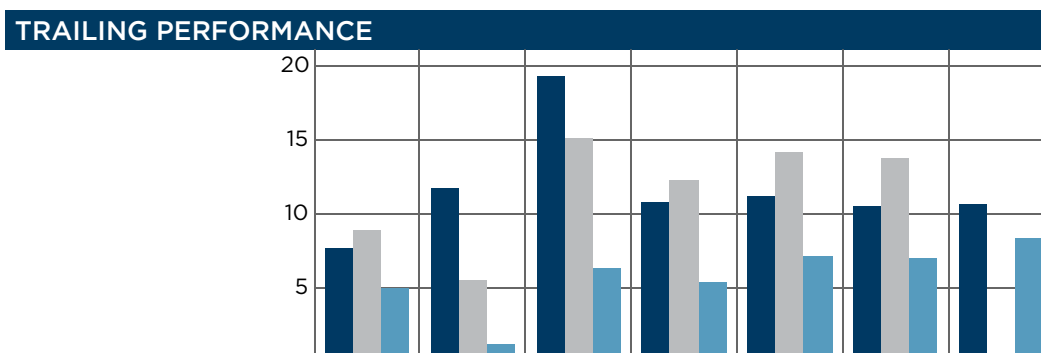
Fidelity Puritan Fund

Investment Strategy Summary

The investment seeks income and capital growth consistent with reasonable risk. The fund invests approximately 60% of assets in stocks and other equity securities and the remainder in bonds and other debt securities, including lower-quality debt securities (those of less than investment-grade quality, also referred to as high yield debt securities or junk bonds), when its outlook is neutral. It invests at least 25% of total assets in fixed-income senior securities.

FUND INFORMATION	
Fund	FPURX
Inception Date	4/16/1947
Fund Family	Fidelity Puritan Trust
Fund Subadviser	Multiple
Portfolio Manager(s)	Daniel Kelley
Manager tenure (average)	2.2 years
Morningstar Category	Allocation--50% to 70% Equity
Benchmark Index	S&P 500 - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★★	★★★★★	★★★★★
	638	581	414



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● FPURX	7.74	11.81	19.29	10.76	11.26	10.49	10.72
● Benchmark	8.93	5.57	15.15	12.28	14.15	13.74	10.74
● Category Avg	4.93	1.16	6.28	5.39	7.13	6.98	7.79
Category Percentile	-	-	2	7	5	4	-
Category Rank	-	-	14/676	45/638	29/581	17/414	-

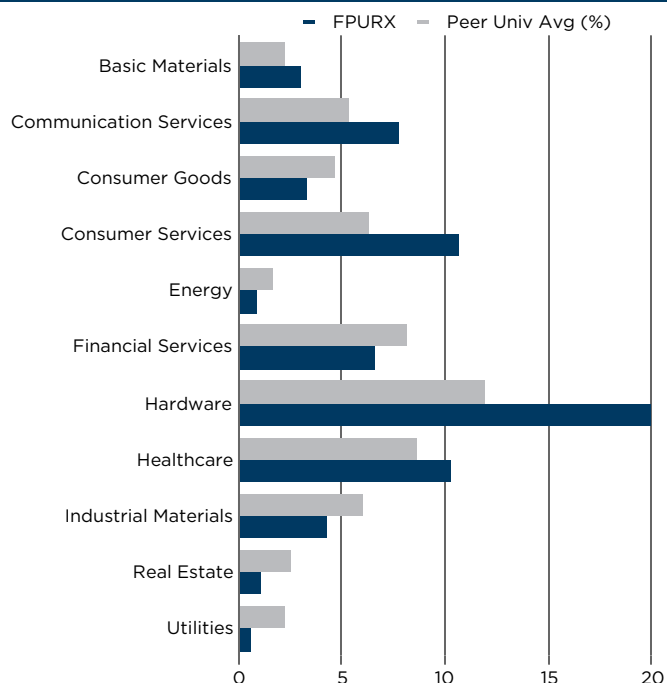
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
FPURX	21.25	-4.16	18.74	5.03	1.77	10.75	20.34	13.79	0.67	14.04
Benchmark	31.49	-4.38	21.83	11.96	1.38	13.69	32.39	16.00	2.11	15.06
Morningstar Category Avg	18.89	-5.86	13.22	7.37	-1.98	5.83	16.10	11.85	-0.40	11.73
Morningstar Category Percentile	23	27	3	84	4	4	16	17	38	13
Morningstar Category Rank	160/697	209/775	24/810	680/810	38/940	35/866	140/877	159/936	366/963	140/1074

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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Fidelity Puritan Fund (continued)

FUND COMPOSITION



FUND STATISTICS

	FPURX	Peer Univ Avg
Total number of Holdings	2106	518
Total Assets (\$M)	23,668	7,267
P/E (12mo. trailing)	31.1	21.0
Price/Book	4.6	2.5
Market Cap (\$M)	159,285	79,923
Turnover (%) (most recent avail)	55	45
Earnings Growth Rate (12mo. trailing)	14%	18%

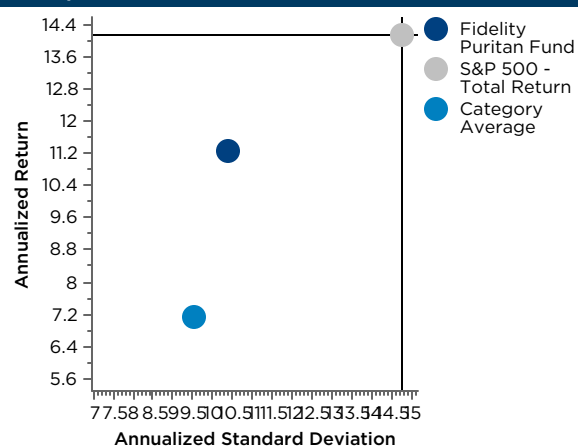
TOP HOLDINGS

	FPURX
Microsoft Corp	4.68
Amazon.com Inc	3.51
Apple Inc	2.42
Alphabet Inc Class C	2.32
Facebook Inc A	1.87
United States Treasury Bonds 3%	1.47
UnitedHealth Group Inc	1.28
Regeneron Pharmaceuticals Inc	1.22
NVIDIA Corp	1.19
Mastercard Inc A	1.05
% of portfolio in Top 10	21.02

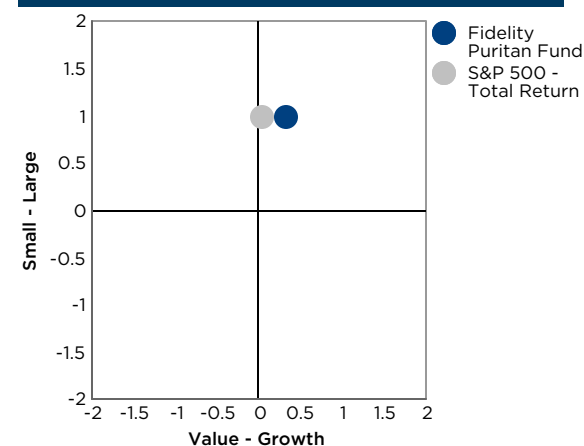
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.16	-	-0.20	0.12	-	-0.14
Beta	0.69	-	0.63	0.69	-	0.63
R-Squared	96.29	-	96.56	95.07	-	96.04
Sharpe Ratio	0.74	0.61	0.33	0.97	0.88	0.63
Information Ratio	-0.25	-	-1.02	-0.56	-	-1.22
Standard Deviation	12.27	17.49	11.27	10.37	14.76	9.51
Up Capture	62.84	-	45.78	59.66	-	43.22
Down Capture	69.19	-	70.50	73.12	-	73.37

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Fidelity U.S. Bond Index Fund

Investment Strategy Summary

The investment seeks to provide investment results that correspond to the aggregate price and interest performance of the debt securities in the Bloomberg Barclays U.S. Aggregate Bond Index. The fund normally invests at least 80% of the fund's assets in bonds included in the Bloomberg Barclays U.S. Aggregate Bond Index. Its manager uses statistical sampling techniques based on duration, maturity, interest rate sensitivity, security structure, and credit quality to attempt to replicate the returns of the Bloomberg Barclays U.S. Aggregate Bond Index using a smaller number of securities. The fund invests in Fidelity's central funds.

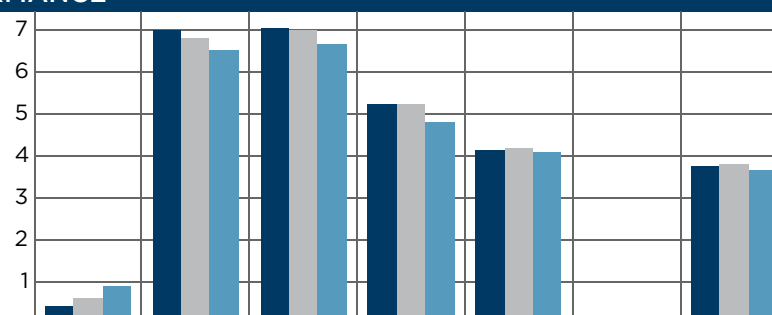
FUND INFORMATION

Fund	FXNAX
Inception Date	5/04/2011
Fund Family	Fidelity Salem Street Trust
Fund Subadviser	Multiple
Portfolio Manager(s)	Brandon Bettencourt, Jay Small
Manager tenure (average)	5.9 years
Morningstar Category	Intermediate Core Bond
Benchmark Index	Bloomberg Barclays US Aggregate

MORNINGSTAR RATING & FUNDS PER CATEGORY

Overall	3 YRS	5 YRS	10 YRS
★★★	★★★★	★★★	
	380	335	255

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● FXNAX	0.43	6.99	7.06	5.22	4.14	3.59	3.79
● Benchmark	0.62	6.79	6.98	5.24	4.18	3.64	7.34
● Category Avg	0.94	6.52	6.65	4.80	4.09	3.60	6.41
Category Percentile	-	-	36	28	39	46	-
Category Rank	-	-	150/417	106/380	131/335	117/255	-

CALENDAR YEAR PERFORMANCE (%)

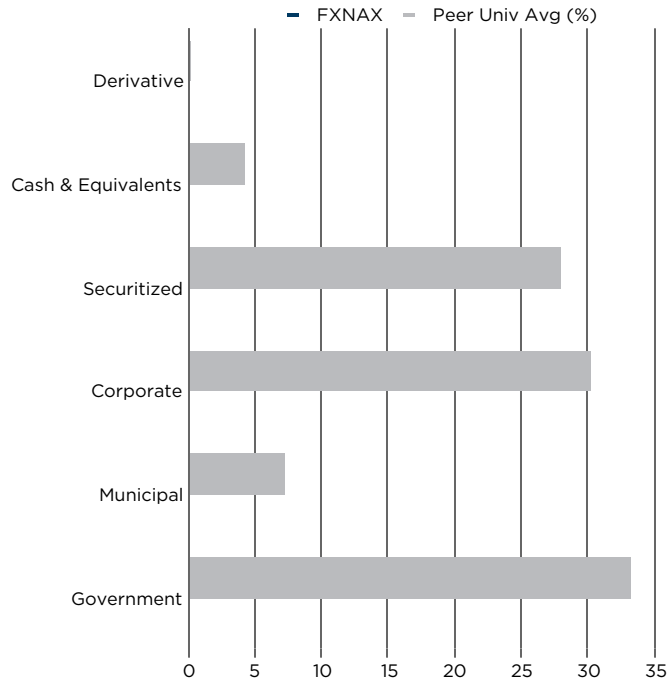
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
FXNAX	8.48	0.01	3.50	2.52	0.63	5.99	-2.19	4.23	7.79	6.29
Benchmark	8.72	0.01	3.54	2.65	0.55	5.97	-2.02	4.21	7.84	6.54
Morningstar Category Avg	8.29	-0.52	3.76	3.24	-0.27	5.13	-1.38	6.85	5.78	7.71
Morningstar Category Percentile	49	29	57	66	16	26	69	82	11	70
Morningstar Category Rank	211/430	296/1019	562/986	650/985	167/1042	270/1038	745/1079	955/1165	131/1195	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

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Fidelity U.S. Bond Index Fund (continued)

FUND COMPOSITION



FUND STATISTICS

	FXNAX	Peer Univ Avg
Total number of Holdings	@NA	1825
Total Assets (\$M)	55,268	11,503
Turnover (%) (most recent avail)	59	165

TOP HOLDINGS

	FXNAX
Fannie Mae 3% 30 Year	2.85
Fannie Mae 3.5% 30 Year	2.35
Ginnie Mae 3% 30 Year	2.11
Ginnie Mae 3.5% 30 Year	2.04
Fannie Mae 4% 30 Year	2.02
Freddie Mac 3.5% 30 Year	1.60
United States Treasury Notes 1.5%	1.24
United States Treasury Notes 2.25%	1.23
United States Treasury Notes 0.12%	1.18
Freddie Mac 2.5% 30 Year	1.12
% of portfolio in Top 10	17.74

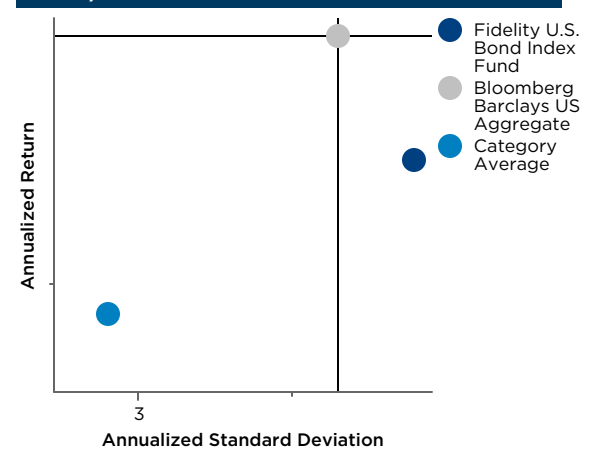
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.00	-	-0.00	-0.01	-	0.02
Beta	1.00	-	0.93	1.01	-	0.91
R-Squared	99.03	-	91.68	99.20	-	92.00
Sharpe Ratio	1.07	1.08	0.98	0.94	0.97	0.98
Information Ratio	-0.05	-	-0.46	-0.14	-	-0.10
Standard Deviation	3.33	3.32	3.21	3.18	3.13	2.98
Up Capture	99.37	-	93.69	100.18	-	96.45
Down Capture	98.93	-	100.22	102.01	-	95.35

QUALITY DISTRIBUTION

No Data

RISK/RETURN CHART - 5 YEAR



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Invesco Global Fund Class Y

Investment Strategy Summary

The investment seeks capital appreciation. The fund invests mainly in common stock of U.S. and foreign companies. It can invest without limit in foreign securities and can invest in any country, including countries with developing or emerging markets. However, the fund currently emphasizes its investments in developed markets such as the United States, Western European countries and Japan. It does not limit its investments to companies in a particular capitalization range, but primarily invests in mid- and large-cap companies. The fund normally will invest in at least three countries (one of which may be the United States).

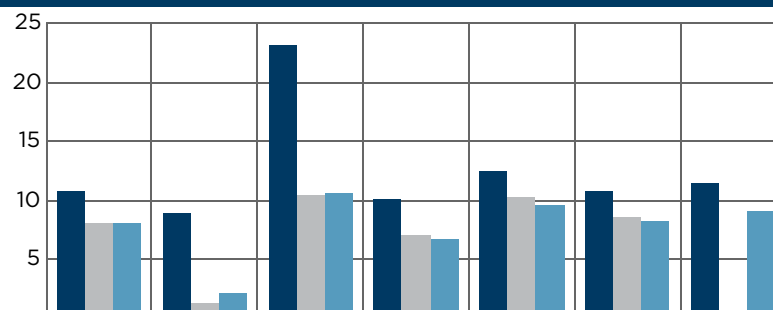
FUND INFORMATION

Fund	OGLYX
Inception Date	11/17/1998
Fund Family	Aim International Mutual Funds (Invesco International Mutual Fun
Fund Subadviser	Oppenheimerfunds, Inc.
Portfolio Manager(s)	John Delano
Manager tenure (average)	3.5 years
Morningstar Category	World Large Stock
Benchmark Index	MSCI AC World Index - Net Return

MORNINGSTAR RATING & FUNDS PER CATEGORY

Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	★★★★
	725	608	360

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● OGLYX	10.84	8.89	23.17	10.07	12.50	10.81	11.49
● Benchmark	8.13	1.37	10.44	7.12	10.30	8.55	5.47
● Category Avg	8.13	2.23	10.61	6.70	9.61	8.24	9.67
Category Percentile	-	-	17	24	21	17	-
Category Rank	-	-	140/823	174/725	128/608	61/360	-

CALENDAR YEAR PERFORMANCE (%)

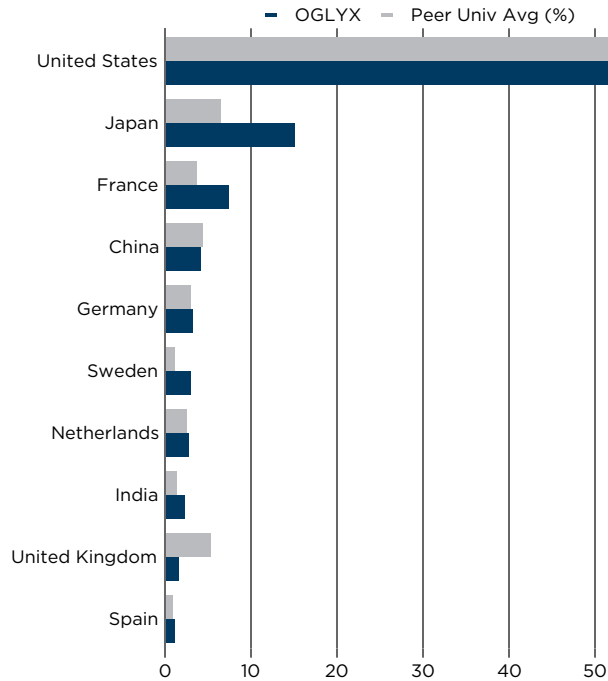
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
OGLYX	31.87	-13.36	36.57	0.39	4.13	2.31	27.11	21.09	-8.46	16.06
Benchmark	26.60	-9.41	23.97	7.86	-2.36	4.16	22.80	16.13	-7.35	12.67
Morningstar Category Avg	25.36	-9.70	23.98	5.93	-1.77	2.72	24.69	15.74	-8.12	13.35
Morningstar Category Percentile	10	83	4	86	10	54	39	15	54	26
Morningstar Category Rank	87/873	748/901	34/860	873/1015	121/1208	625/1158	406/1040	140/936	482/893	225/865

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

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Invesco Global Fund Class Y (continued)

FUND COMPOSITION



FUND STATISTICS

	OGLYX	Peer Univ Avg
Total number of Holdings	74	207
Total Assets (\$M)	2,167	5,010
P/E (12mo. trailing)	33.6	23.7
Price/Book	4.4	3.0
Market Cap (\$M)	87,500	70,634
Turnover (%) (most recent avail)	5	32
Earnings Growth Rate (12mo. trailing)	8%	16%

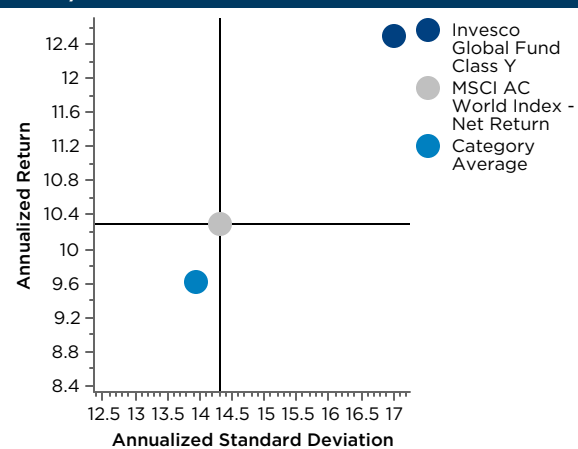
TOP HOLDINGS

	OGLYX
Alphabet Inc A	8.13
Adobe Inc	5.26
S&P Global Inc	4.94
Facebook Inc A	4.84
LVMH Moët Hennessy Louis Vuitton SE	4.39
JD.com Inc ADR	4.31
Intuit Inc	4.08
SAP SE	3.38
PayPal Holdings Inc	3.28
Nidec Corp	3.20
% of portfolio in Top 10	45.83

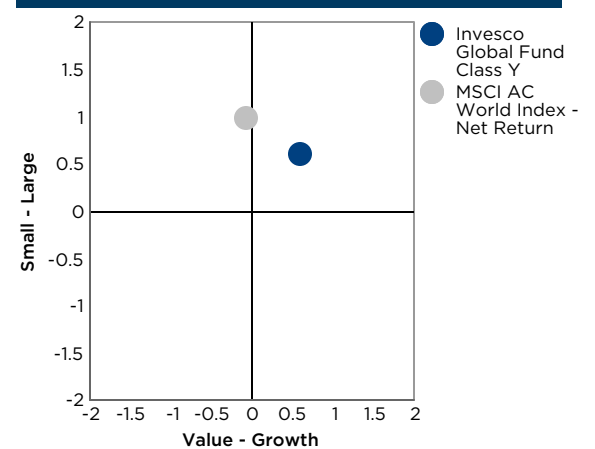
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.17	-	-0.02	0.06	-	-0.03
Beta	1.15	-	0.98	1.15	-	0.97
R-Squared	95.68	-	99.37	93.59	-	99.03
Sharpe Ratio	0.43	0.33	0.31	0.67	0.64	0.61
Information Ratio	0.62	-	-0.31	0.46	-	-0.48
Standard Deviation	19.56	16.65	16.37	17.02	14.30	13.93
Up Capture	128.67	-	93.60	139.80	-	93.12
Down Capture	107.83	-	96.95	113.40	-	98.25

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

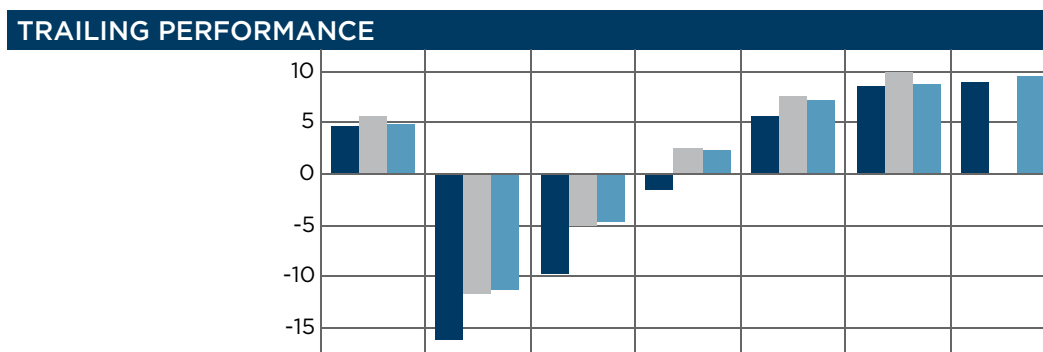
Invesco Growth And Income Fund Class Y

Investment Strategy Summary

The investment seeks total return through growth of capital and current income. Under normal market conditions, the fund's investment adviser seeks to achieve the fund's investment objective by investing primarily in income-producing equity securities, which include common stocks and convertible securities. It may invest in securities of issuers of all capitalization sizes; however, a substantial number of the issuers in which the fund invests are large-capitalization issuers. The fund may invest up to 25% of its net assets in securities of foreign issuers, which may include depositary receipts.

FUND INFORMATION	
Fund	ACGMX
Inception Date	10/19/2004
Fund Family	AIM Counselor Series Trust (Invesco Counselor Series Trust)
Fund Subadviser	--
Portfolio Manager(s)	Brian Jurkash, Matthew Titus, Sergio Marcheli
Manager tenure (average)	9.0 years
Morningstar Category	Large Value
Benchmark Index	Russell 1000 Value - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★	★	★★	★★
	1129	992	716



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● ACGMX	4.75	-16.16	-9.75	-1.46	5.70	8.56	9.04
● Benchmark	5.59	-11.58	-5.03	2.63	7.66	9.95	11.44
● Category Avg	4.83	-11.25	-4.70	2.42	7.14	8.87	8.94
Category Percentile	-	-	82	90	78	70	-
Category Rank	-	-	988/1205	1016/1129	774/992	501/716	-

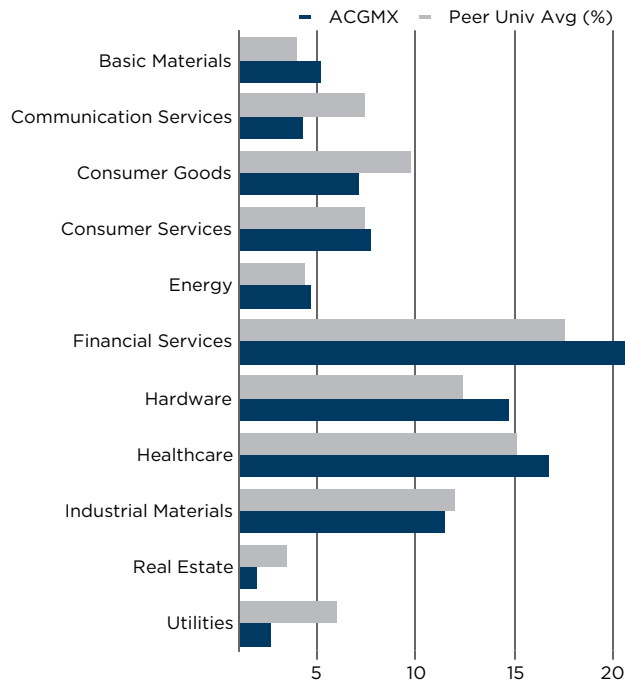
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
ACGMX	25.60	-13.24	14.49	20.10	-2.90	10.42	34.16	14.91	-1.89	12.92
Benchmark	26.54	-8.27	13.66	17.34	-3.83	13.45	32.53	17.51	0.39	15.51
Morningstar Category Avg	24.99	-8.60	16.07	14.59	-4.08	10.15	31.15	14.55	-0.84	13.59
Morningstar Category Percentile	47	90	49	8	36	54	26	49	56	57
Morningstar Category Rank	568/1209	1120/1244	617/1260	101/1268	496/1378	697/1290	315/1213	592/1208	704/1258	707/1240

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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Invesco Growth And Income Fund Class Y (continued)

FUND COMPOSITION



FUND STATISTICS

	ACGMX	Peer Univ Avg
Total number of Holdings	78	127
Total Assets (\$M)	450	4,064
P/E (12mo. trailing)	15.9	16.8
Price/Book	1.3	1.9
Market Cap (\$M)	48,536	67,034
Turnover (%) (most recent avail)	8	53
Earnings Growth Rate (12mo. trailing)	8%	15%

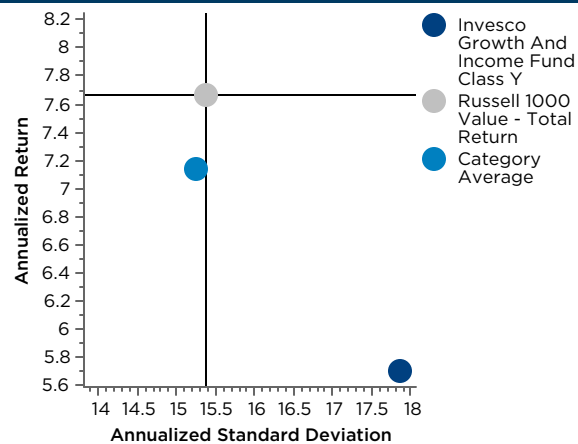
TOP HOLDINGS

	ACGMX
Citigroup Inc	3.15
Bank of America Corp	3.00
Johnson & Johnson	2.99
Philip Morris International Inc	2.98
Morgan Stanley	2.68
Goldman Sachs Group Inc	2.58
General Motors Co	2.56
General Dynamics Corp	2.53
Cognizant Technology Solutions Corp A	2.39
American International Group Inc	2.37
% of portfolio in Top 10	27.23

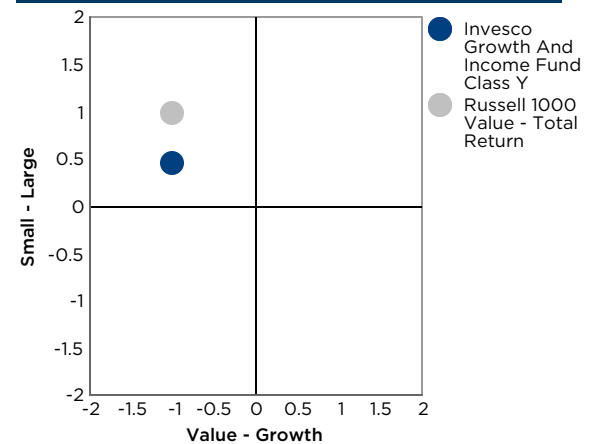
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.34	-	-0.02	-0.22	-	-0.03
Beta	1.14	-	0.99	1.14	-	0.99
R-Squared	97.78	-	99.64	95.98	-	99.50
Sharpe Ratio	-0.15	0.05	0.04	0.25	0.42	0.39
Information Ratio	-1.03	-	-0.20	-0.47	-	-0.47
Standard Deviation	20.77	18.08	17.96	17.86	15.37	15.24
Up Capture	103.81	-	99.25	110.45	-	95.57
Down Capture	114.16	-	100.24	112.63	-	99.43

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

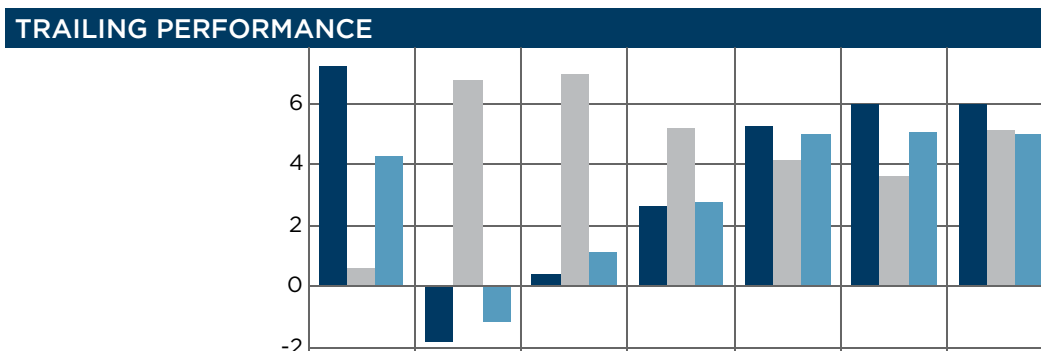
Ivy High Income Fund - Class N

Investment Strategy Summary

The investment seeks to provide total return through a combination of high current income and capital appreciation. The fund invests primarily in a diversified portfolio of high-yield, high-risk, fixed-income securities, including secured and unsecured loan assignments, loan participations and other loan instruments (loans), of U.S. and foreign issuers, the risks of which are, in the judgment of the adviser consistent with the fund's objective. It may invest up to 100% of its total assets in foreign securities that are denominated in U.S. dollars or foreign currencies.

FUND INFORMATION	
Fund	IHIFX
Inception Date	7/31/2014
Fund Family	Ivy Funds
Fund Subadviser	--
Portfolio Manager(s)	Chad Gunther
Manager tenure (average)	6.2 years
Morningstar Category	High Yield Bond
Benchmark Index	Bloomberg Barclays US Aggregate

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★	★★★	
	620	534	350



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● IHIFX	7.25	-1.83	0.43	2.66	5.29	5.99	5.98
● Benchmark	0.62	6.79	6.98	5.24	4.18	3.64	7.34
● Category Avg	4.30	-1.12	1.17	2.78	5.00	5.11	7.33
Category Percentile	-	-	72	66	52	20	-
Category Rank	-	-	487/676	409/620	278/534	70/350	-

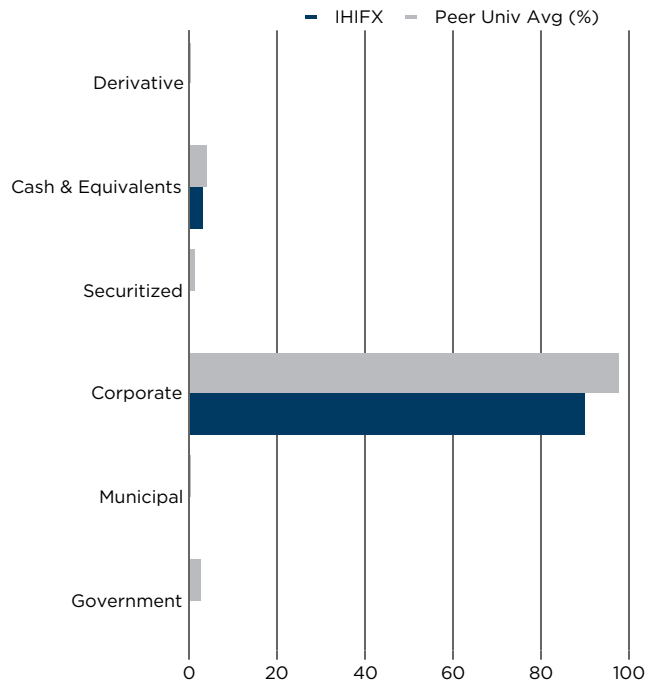
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
IHIFX	11.66	-2.33	8.41	17.23	-6.97	1.25	9.41	16.07	5.40	14.49
Benchmark	8.72	0.01	3.54	2.65	0.55	5.97	-2.02	4.21	7.84	6.54
Morningstar Category Avg	12.48	-2.82	6.40	13.18	-4.07	1.11	6.92	14.69	2.75	14.13
Morningstar Category Percentile	72	40	12	6	92	58	13	28	11	41
Morningstar Category Rank	512/711	278/695	84/699	42/707	707/769	424/731	-	-	-	-

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Ivy High Income Fund - Class N (continued)

FUND COMPOSITION



FUND STATISTICS

	IHIFX	Peer Univ Avg
Total number of Holdings	249	419
Total Assets (\$M)	60	2,369
Turnover (%) (most recent avail)	30	59

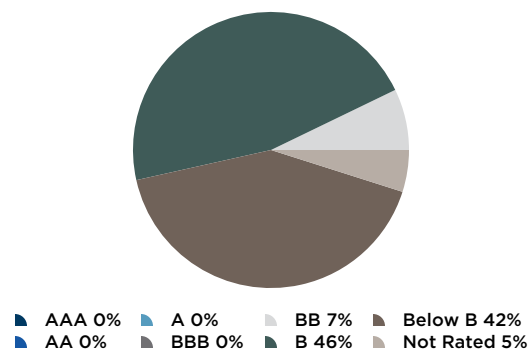
TOP HOLDINGS

	IHIFX
New Cotai Participation Corp. Class B	2.53
NFP Corp. 6.88%	2.16
Staples, Inc. 7.5%	2.15
OLYMPUS MERGER SUB INC 8.5%	2.01
Kronos Acquisition Holdings Inc 9%	1.82
Altice France Holdings S A 10.5%	1.72
Laureate Education Inc Class A	1.69
Comstock Escrow Corp 9.75%	1.63
Frontier Communications Corporation 8.5%	1.61
West Corp. (3-Month Ice Libor Plus 400 Bps)	1.55
% of portfolio in Top 10	18.88

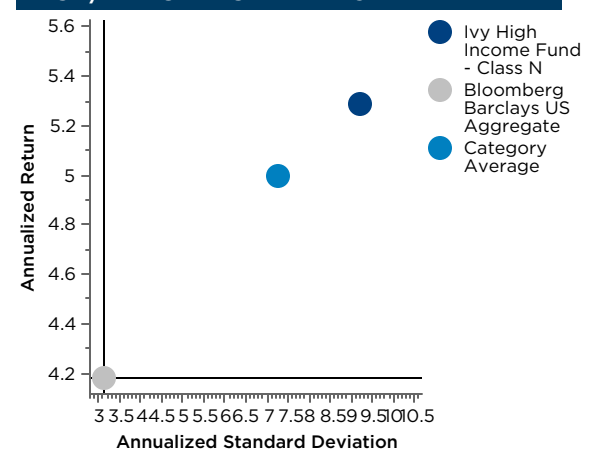
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.05	-	0.03	0.34	-	0.28
Beta	0.51	-	0.53	0.37	-	0.44
R-Squared	2.53	-	4.26	1.55	-	3.67
Sharpe Ratio	0.10	1.08	0.13	0.45	0.97	0.53
Information Ratio	-0.24	-	-0.29	0.12	-	0.11
Standard Deviation	10.59	3.32	8.49	9.21	3.13	7.26
Up Capture	84.34	-	76.82	126.48	-	111.88
Down Capture	160.73	-	134.30	113.82	-	93.65

QUALITY DISTRIBUTION



RISK/RETURN CHART - 5 YEAR



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

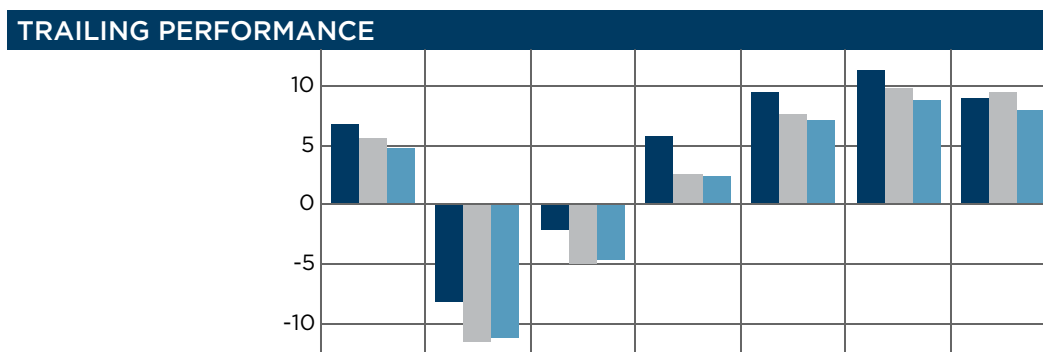
JPMorgan Equity Income R4

Investment Strategy Summary

The investment seeks capital appreciation and current income. Under normal circumstances, at least 80% of the fund's assets will be invested in the equity securities of corporations that regularly pay dividends, including common stocks and debt securities and preferred stock convertible to common stock. "Assets" means net assets, plus the amount of borrowings for investment purposes. Although the fund invests primarily in securities of large cap companies, it may invest in equity investments of companies across all market capitalizations.

FUND INFORMATION	
Fund	OIEQX
Inception Date	9/09/2016
Fund Family	JP Morgan Trust II
Fund Subadviser	--
Portfolio Manager(s)	Clare Hart, Andrew Brandon, David Silberman
Manager tenure (average)	5.9 years
Morningstar Category	Large Value
Benchmark Index	Russell 1000 Value - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★		
	1129	992	716



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● OIEQX	6.80	-8.22	-2.09	5.81	9.51	11.44	9.02
● Benchmark	5.59	-11.58	-5.03	2.63	7.66	9.95	11.44
● Category Avg	4.83	-11.25	-4.70	2.42	7.14	8.87	8.94
Category Percentile	-	-	32	18	14	4	-
Category Rank	-	-	386/1205	203/1129	139/992	29/716	-

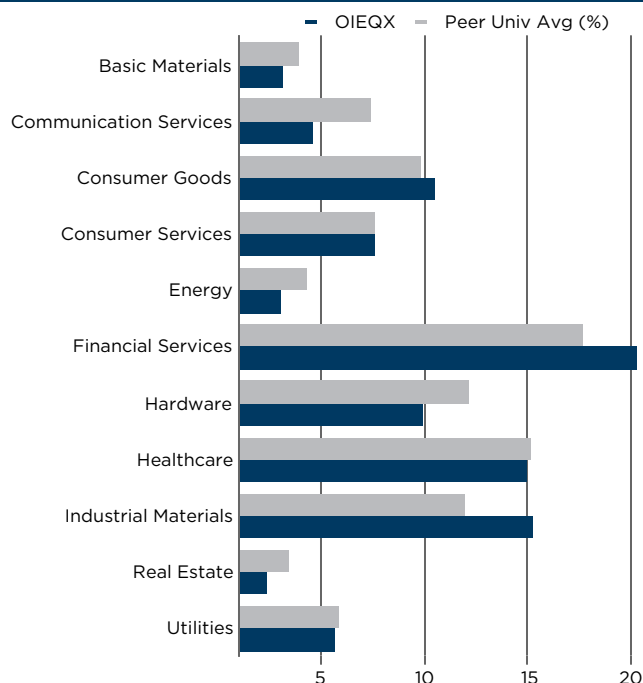
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
OIEQX	26.31	-4.47	17.51	14.84	-2.31	13.76	31.60	13.44	7.59	18.92
Benchmark	26.54	-8.27	13.66	17.34	-3.83	13.45	32.53	17.51	0.39	15.51
Morningstar Category Avg	24.99	-8.60	16.07	14.59	-4.08	10.15	31.15	14.55	-0.84	13.59
Morningstar Category Percentile	39	12	33	43	31	12	49	66	7	9
Morningstar Category Rank	472/1209	149/1244	416/1260	545/1268	-	-	-	-	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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JPMorgan Equity Income R4 (continued)

FUND COMPOSITION



FUND STATISTICS

	OIEQX	Peer Univ Avg
Total number of Holdings	92	122
Total Assets (\$M)	126	4,064
P/E (12mo. trailing)	18.5	16.8
Price/Book	2.4	2.0
Market Cap (\$M)	83,927	66,237
Turnover (%) (most recent avail)	22	53
Earnings Growth Rate (12mo. trailing)	9%	15%

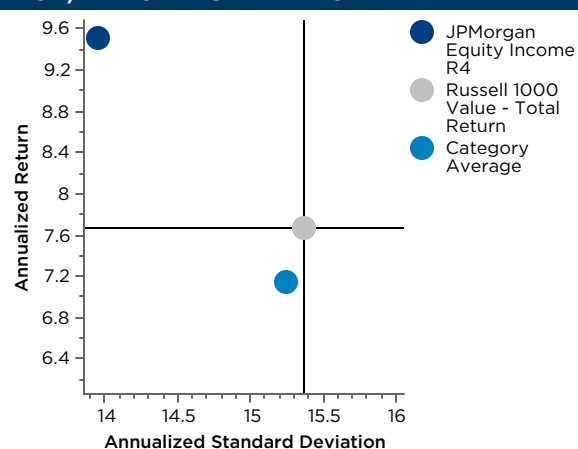
TOP HOLDINGS

	OIEQX
Comcast Corp Class A	2.56
Johnson & Johnson	2.45
Bristol-Myers Squibb Company	2.43
Texas Instruments Inc	2.39
Bank of America Corp	2.35
BlackRock Inc	2.30
The Home Depot Inc	2.21
CME Group Inc Class A	2.16
Medtronic PLC	2.06
NextEra Energy Inc	1.96
% of portfolio in Top 10	22.88

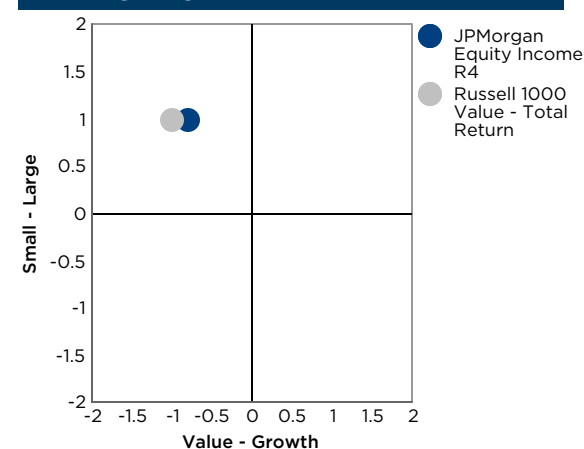
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.26	-	-0.02	0.20	-	-0.03
Beta	0.90	-	0.99	0.90	-	0.99
R-Squared	98.70	-	99.64	98.35	-	99.50
Sharpe Ratio	0.25	0.05	0.04	0.60	0.42	0.39
Information Ratio	1.25	-	-0.20	0.79	-	-0.47
Standard Deviation	16.46	18.08	17.96	13.95	15.37	15.24
Up Capture	101.52	-	99.25	95.63	-	95.57
Down Capture	90.67	-	100.24	89.56	-	99.43

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

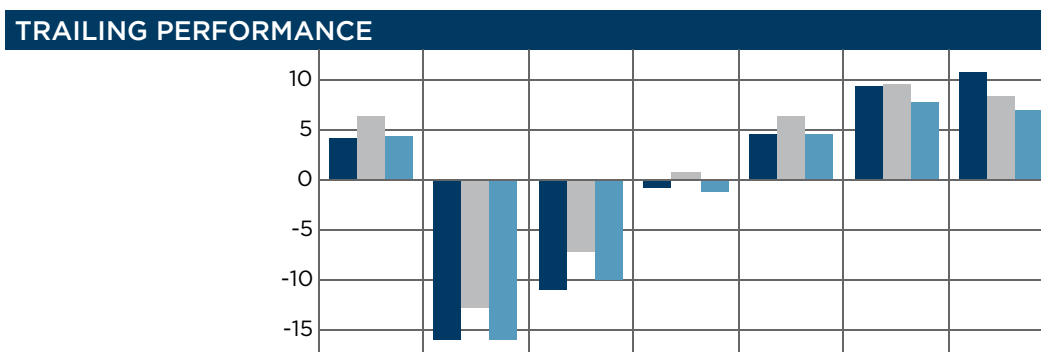
JPMorgan Mid Cap Value R4

Investment Strategy Summary

The investment seeks growth from capital appreciation. Under normal circumstances, the fund invests at least 80% of its assets in equity securities of mid cap companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. Mid cap companies are companies with market capitalizations equal to those within the universe of the Russell Midcap Value Index and/or between \$1 billion and \$20 billion at the time of purchase.

FUND INFORMATION	
Fund	JMVQX
Inception Date	9/09/2016
Fund Family	JP Morgan Fleming Mutual Fund Group Inc
Fund Subadviser	--
Portfolio Manager(s)	Jonathan Simon, Lawrence Playford
Manager tenure (average)	19.3 years
Morningstar Category	Mid-Cap Value
Benchmark Index	Russell Midcap Value - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★		
	391	348	248



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● JMVQX	4.34	-16.07	-11.13	-0.75	4.69	9.55	10.83
● Benchmark	6.40	-12.84	-7.30	0.82	6.38	9.71	10.99
● Category Avg	4.36	-16.06	-9.99	-1.27	4.62	7.96	9.97
Category Percentile	-	-	58	45	60	18	-
Category Rank	-	-	244/420	176/391	209/348	45/248	-

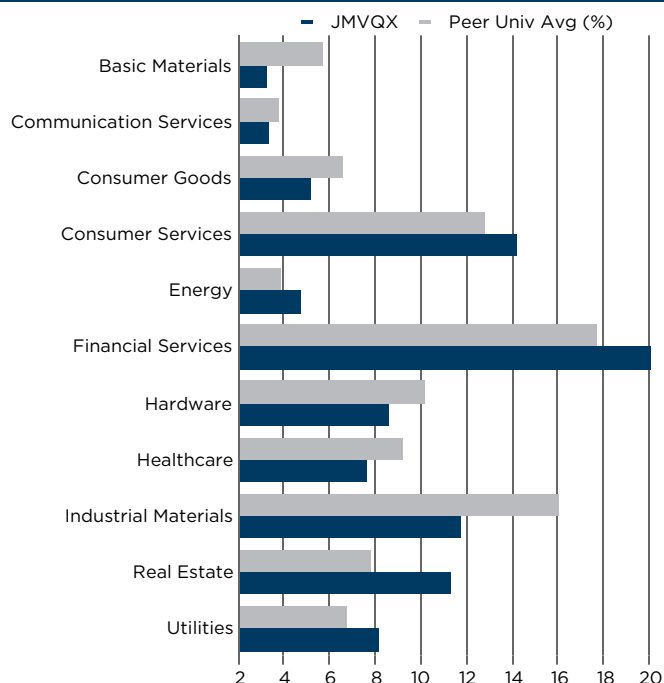
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
JMVQX	26.32	-11.84	13.37	14.53	-2.35	15.14	31.99	20.48	2.42	23.34
Benchmark	27.06	-12.29	13.34	20.00	-4.78	14.75	33.46	18.51	-1.38	24.75
Morningstar Category Avg	24.83	-12.86	13.56	17.64	-5.16	9.27	34.93	16.46	-3.86	21.95
Morningstar Category Percentile	48	64	77	80	21	9	75	10	5	35
Morningstar Category Rank	203/422	297/464	341/443	342/427	-	-	-	-	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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JPMorgan Mid Cap Value R4 (continued)

FUND COMPOSITION



FUND STATISTICS

	JMVQX	Peer Univ Avg
Total number of Holdings	110	139
Total Assets (\$M)	26	2,225
P/E (12mo. trailing)	17.1	15.7
Price/Book	1.5	1.5
Market Cap (\$M)	13,116	10,103
Turnover (%) (most recent avail)	18	48
Earnings Growth Rate (12mo. trailing)	8%	15%

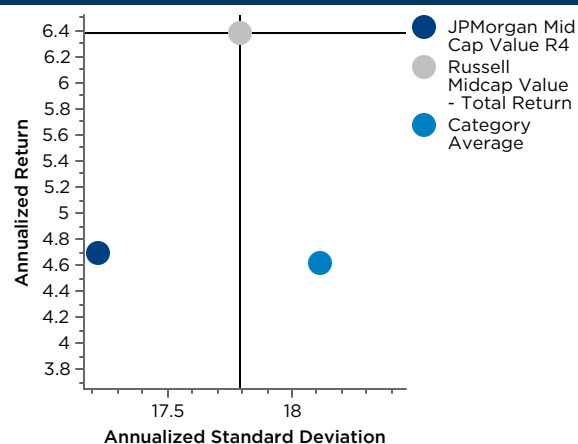
TOP HOLDINGS

	JMVQX
Xcel Energy Inc	1.87
WEC Energy Group Inc	1.75
T. Rowe Price Group Inc	1.69
Zimmer Biomet Holdings Inc	1.68
Ameriprise Financial Inc	1.65
Loews Corp	1.63
AutoZone Inc	1.56
Best Buy Co Inc	1.55
M&T Bank Corp	1.46
CMS Energy Corp	1.42
% of portfolio in Top 10	16.25

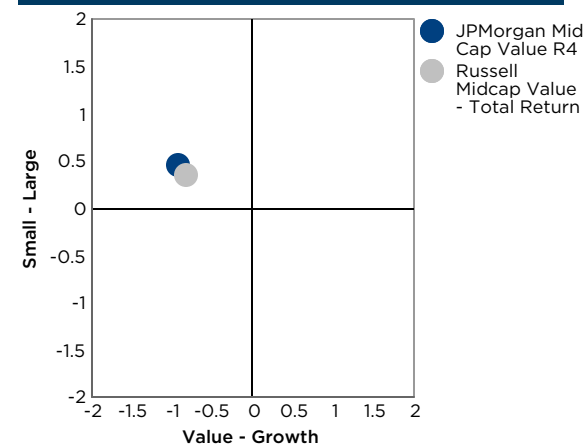
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.13	-	-0.17	-0.12	-	-0.14
Beta	0.98	-	1.01	0.96	-	1.01
R-Squared	99.20	-	99.26	98.59	-	98.81
Sharpe Ratio	-0.12	-0.04	-0.14	0.21	0.29	0.19
Information Ratio	-0.82	-	-1.13	-0.78	-	-0.89
Standard Deviation	20.73	21.15	21.40	17.22	17.79	18.11
Up Capture	90.96	-	97.18	83.73	-	95.64
Down Capture	99.75	-	104.16	97.11	-	103.53

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

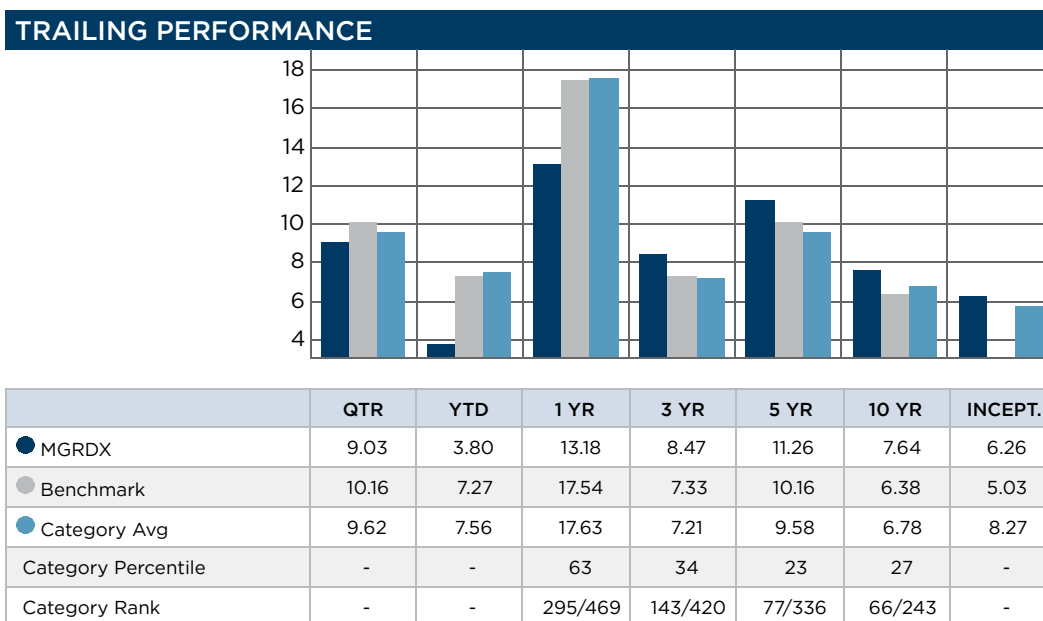
MFS International Growth R6

Investment Strategy Summary

The investment seeks capital appreciation. The fund normally invests its assets primarily in foreign equity securities, including emerging market equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. The advisor focuses on investing the fund's assets in the stocks of companies it believes to have above average earnings growth potential compared to other companies (growth companies).

FUND INFORMATION	
Fund	MGRDX
Inception Date	5/01/2006
Fund Family	MFS Series Trust X
Fund Subadviser	--
Portfolio Manager(s)	David Antonelli, Kevin Dwan, Matthew Barrett
Manager tenure (average)	8.3 years
Morningstar Category	Foreign Large Growth
Benchmark Index	MSCI AC World ex USA Growth - Net Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	★★★★
	420	336	243



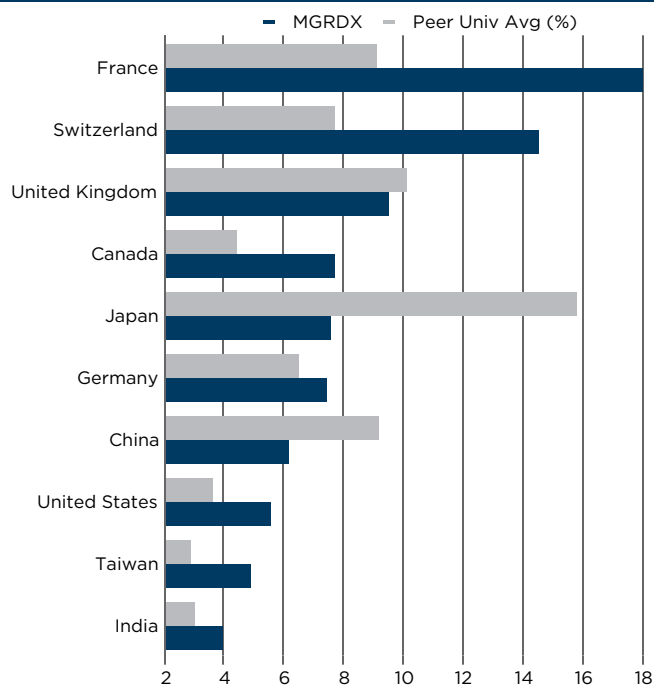
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
MGRDX	27.31	-8.79	32.58	2.79	0.40	-5.01	13.94	19.77	-10.70	15.09
Benchmark	27.34	-14.43	32.01	0.12	-1.25	-2.65	15.49	16.67	-14.21	14.45
Morningstar Category Avg	27.94	-14.17	31.25	-2.57	1.12	-3.98	17.92	18.09	-12.63	14.20
Morningstar Category Percentile	60	9	31	6	52	57	78	29	41	36
Morningstar Category Rank	281/469	40/439	124/399	22/363	188/361	194/341	217/278	72/250	103/251	94/261

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

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MFS International Growth R6 (continued)

FUND COMPOSITION



FUND STATISTICS

FUND STATISTICS	MGRDX	Peer Univ Avg
Total number of Holdings	82	114
Total Assets (\$M)	7,655	9,046
P/E (12mo. trailing)	23.9	28.0
Price/Book	2.8	3.6
Market Cap (\$M)	70,071	43,871
Turnover (%) (most recent avail)	17	31
Earnings Growth Rate (12mo. trailing)	1%	13%

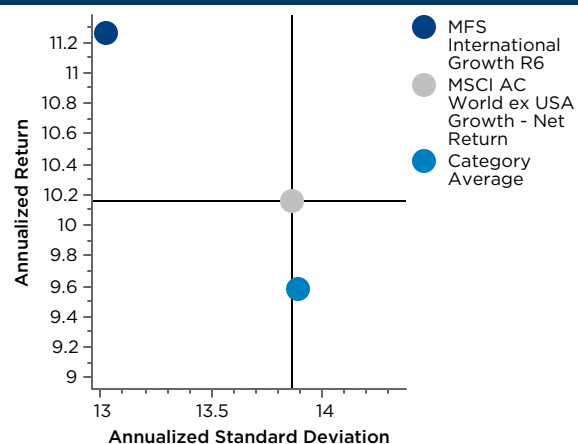
TOP HOLDINGS

TOP HOLDINGS	MGRDX
Nestle SA	5.47
Roche Holding AG Dividend Right Cert.	4.81
SAP SE	4.03
Taiwan Semiconductor Manufacturing Co Ltd ADR	4.02
LVMH Moet Hennessy Louis Vuitton SE	3.30
AIA Group Ltd	3.27
Novartis AG	3.12
Tencent Holdings Ltd	2.82
Schneider Electric SE	2.75
Canadian National Railway Co	2.63
% of portfolio in Top 10	36.21

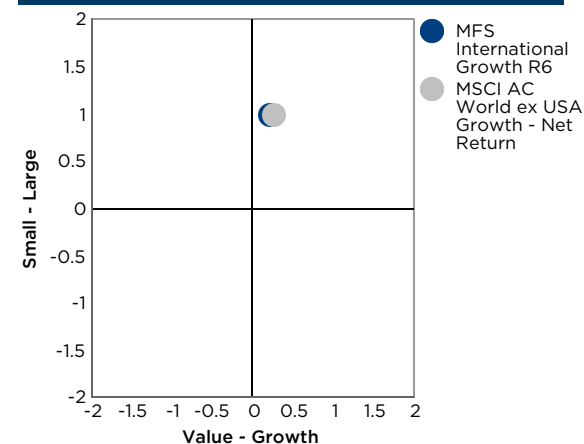
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.13	-	-0.01	0.15	-	-0.03
Beta	0.92	-	1.00	0.92	-	0.99
R-Squared	96.87	-	97.27	95.83	-	96.77
Sharpe Ratio	0.47	0.37	0.36	0.78	0.65	0.61
Information Ratio	0.41	-	-0.05	0.38	-	-0.23
Standard Deviation	14.40	15.33	15.60	13.02	13.86	13.89
Up Capture	97.22	-	98.17	95.69	-	95.16
Down Capture	93.17	-	99.08	92.03	-	99.21

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

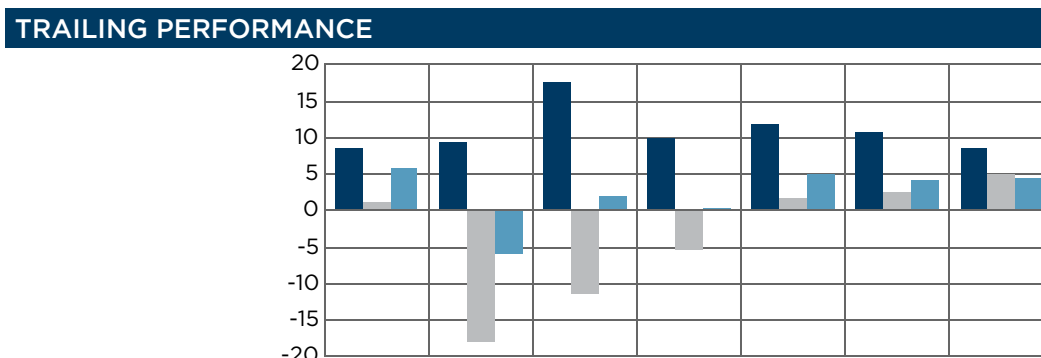
Mfs International Intrinsic Value Fund Class R4

Investment Strategy Summary

The investment seeks capital appreciation. The fund normally invests its assets primarily in foreign equity securities, including emerging market equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. The advisor focuses on investing the fund's assets in the stocks of companies that it believes are undervalued compared to their intrinsic value.

FUND INFORMATION	
Fund	MINHX
Inception Date	10/01/2008
Fund Family	MFS Series Trust X
Fund Subadviser	--
Portfolio Manager(s)	Benjamin Stone, Pablo de la Mata, Philip Evans
Manager tenure (average)	6.1 years
Morningstar Category	Foreign Large Growth
Benchmark Index	MSCI EAFE Value - Gross Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★	★★★★	★★★★★
	420	336	243



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● MINHX	8.52	9.52	17.71	9.94	11.88	10.89	8.52
● Benchmark	1.30	-17.91	-11.45	-5.30	1.74	2.68	10.65
● Category Avg	5.80	-5.86	2.03	0.51	5.02	4.14	6.06
Category Percentile	-	-	39	18	19	5	-
Category Rank	-	-	183/469	76/420	64/336	12/243	-

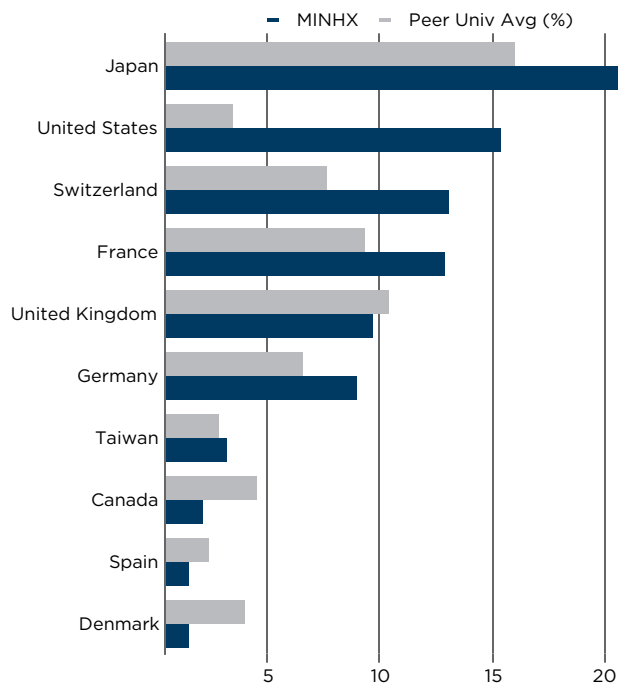
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
MINHX	25.89	-9.01	27.16	4.20	6.73	1.53	27.70	16.11	-1.72	9.38
Benchmark	16.83	-14.26	22.12	5.68	-5.22	-4.92	23.59	18.43	-11.65	3.81
Morningstar Category Avg	21.46	-14.59	25.42	0.67	-1.64	-5.16	19.29	18.31	-13.90	10.25
Morningstar Category Percentile	30	5	38	16	2	3	3	58	2	27
Morningstar Category Rank	141/469	37/741	287/756	122/762	16/788	22/750	10/338	214/369	8/376	98/364

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

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Mfs International Intrinsic Value Fund Class R4 (continued)

FUND COMPOSITION



FUND STATISTICS

	MINHX	Peer Univ Avg
Total number of Holdings	96	116
Total Assets (\$M)	1,105	9,046
P/E (12mo. trailing)	28.6	27.9
Price/Book	3.2	3.6
Market Cap (\$M)	30,873	42,244
Turnover (%) (most recent avail)	7	31
Earnings Growth Rate (12mo. trailing)	-0%	13%

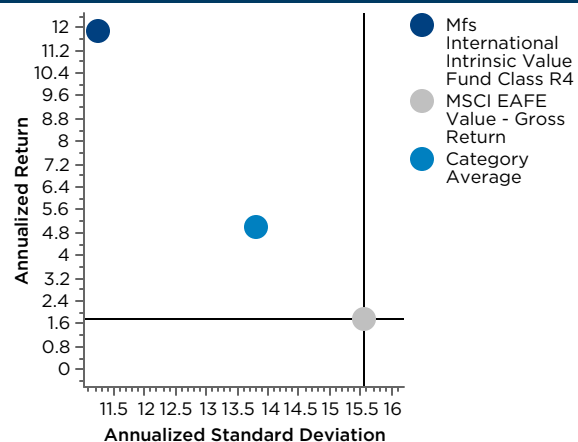
TOP HOLDINGS

	MINHX
Nestle SA	4.87
Cadence Design Systems Inc	4.54
Givaudan SA	3.64
Taiwan Semiconductor Manufacturing Co Ltd ADR	3.24
Schneider Electric SE	2.81
Ansys Inc	2.49
Henkel AG & Co KGaA Participating Preferred	2.37
Reckitt Benckiser Group PLC	2.26
L'Oreal SA	2.25
Pernod Ricard SA	2.13
% of portfolio in Top 10	30.60

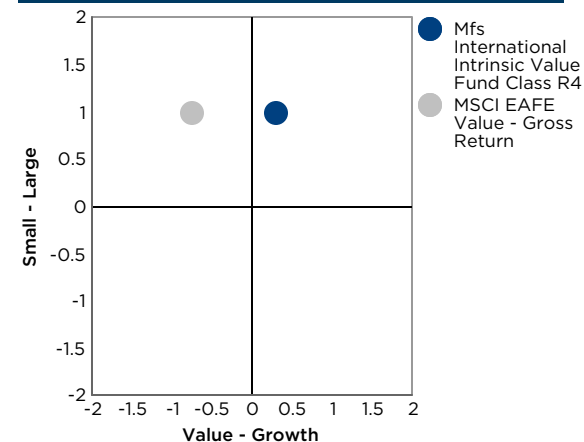
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	1.05	-	0.43	0.85	-	0.28
Beta	0.59	-	0.88	0.56	-	0.85
R-Squared	66.58	-	93.48	60.60	-	91.50
Sharpe Ratio	0.67	-0.40	-0.07	0.95	0.04	0.28
Information Ratio	1.51	-	1.29	1.04	-	0.70
Standard Deviation	12.39	17.19	15.65	11.24	15.54	13.80
Up Capture	94.10	-	101.67	75.82	-	88.90
Down Capture	49.33	-	84.51	47.78	-	84.89

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

MFS New Discovery Value R6

Investment Strategy Summary

The investment seeks capital appreciation. The fund normally invests its assets in equity securities. Equity securities include common stocks, equity interests in real estate investment trusts (REITs), and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. MFS focuses on investing in the stocks of companies the adviser believes are undervalued compared to their perceived worth (value companies). While the fund may invest the fund's assets in companies of any size, it primarily invests in companies with small capitalizations. The fund may invest the fund's assets in foreign securities.

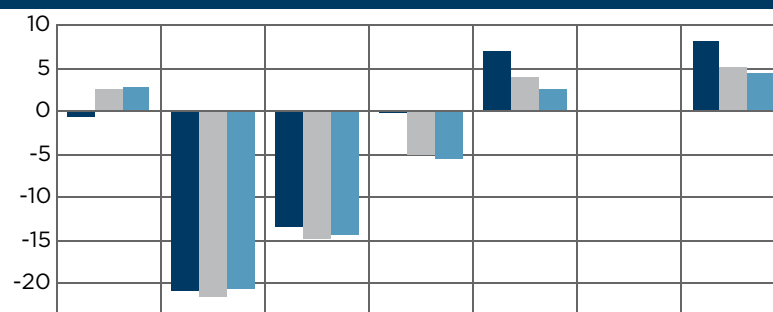
FUND INFORMATION

Fund	NDVVX
Inception Date	7/02/2012
Fund Family	Mfs Series Trust Xiii
Fund Subadviser	--
Portfolio Manager(s)	Kevin Schmitz, Richard Offen
Manager tenure (average)	5.0 years
Morningstar Category	Small Value
Benchmark Index	Russell 2000 Value - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY

Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★★	★★★★★	
	387	356	254

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● NDVVX	-0.65	-20.83	-13.41	-0.17	7.11	-	8.30
● Benchmark	2.56	-21.54	-14.88	-5.13	4.11	7.09	11.76
● Category Avg	2.92	-20.62	-14.29	-5.54	2.64	6.47	8.09
Category Percentile	-	-	33	6	3	-	-
Category Rank	-	-	137/416	23/387	11/356	-	-

CALENDAR YEAR PERFORMANCE (%)

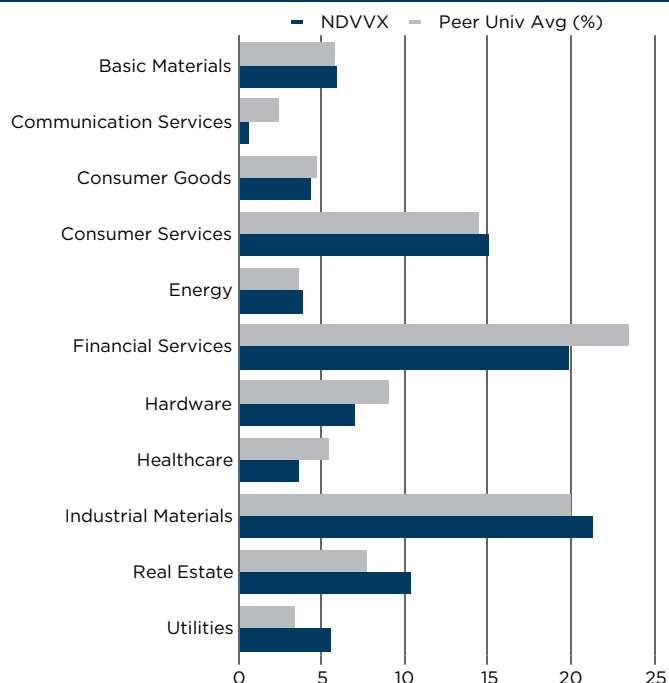
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
NDVVX	33.76	-10.98	15.00	26.63	-2.85	3.31	39.72	20.51	-	-
Benchmark	22.39	-12.86	7.84	31.74	-7.47	4.22	34.52	18.05	-5.50	24.50
Morningstar Category Avg	21.21	-15.38	9.10	25.74	-7.01	3.30	36.20	16.02	-4.34	25.74
Morningstar Category Percentile	1	10	7	43	13	61	23	16	-	-
Morningstar Category Rank	4/419	42/417	28/397	174/405	56/433	242/396	85/369	57/357	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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MFS New Discovery Value R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	NDVVX	Peer Univ Avg
Total number of Holdings	113	233
Total Assets (\$M)	1,285	1,161
P/E (12mo. trailing)	14.7	13.4
Price/Book	1.1	1.1
Market Cap (\$M)	2,455	1,806
Turnover (%) (most recent avail)	27	69
Earnings Growth Rate (12mo. trailing)	6%	14%

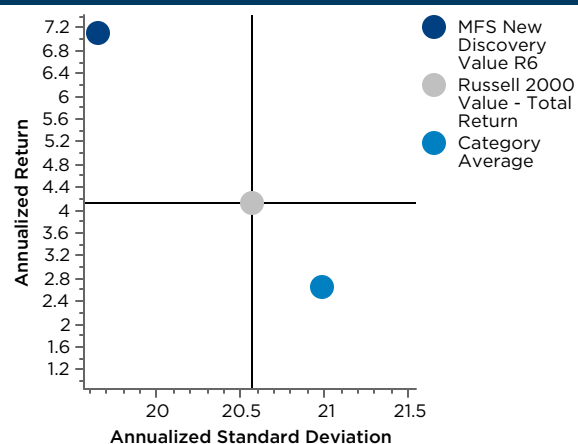
TOP HOLDINGS

	NDVVX
KBR Inc	1.99
Graphic Packaging Holding Co	1.78
Quanta Services Inc	1.58
Element Solutions Inc	1.50
Industrial Logistics Properties Trust	1.49
PAE Inc	1.46
Black Hills Corp	1.42
UMB Financial Corp	1.40
Berry Global Group Inc	1.40
Umpqua Holdings Corp	1.39
% of portfolio in Top 10	15.40

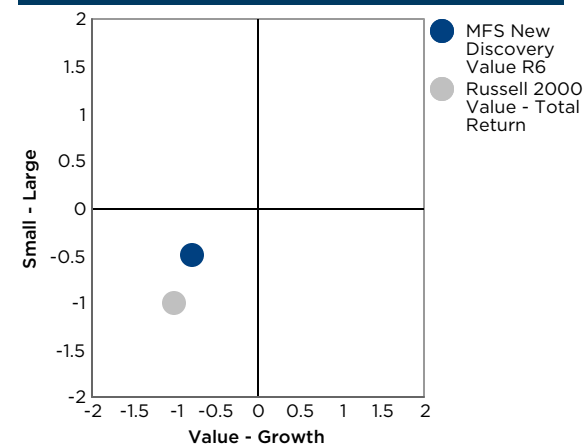
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.41	-	-0.01	0.25	-	-0.12
Beta	0.98	-	1.04	0.94	-	1.02
R-Squared	97.27	-	99.35	96.00	-	99.10
Sharpe Ratio	-0.08	-0.29	-0.30	0.30	0.14	0.07
Information Ratio	1.29	-	-0.19	0.73	-	-0.73
Standard Deviation	23.16	23.23	24.26	19.65	20.57	20.99
Up Capture	112.03	-	102.58	95.86	-	93.00
Down Capture	94.36	-	101.65	91.79	-	100.72

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

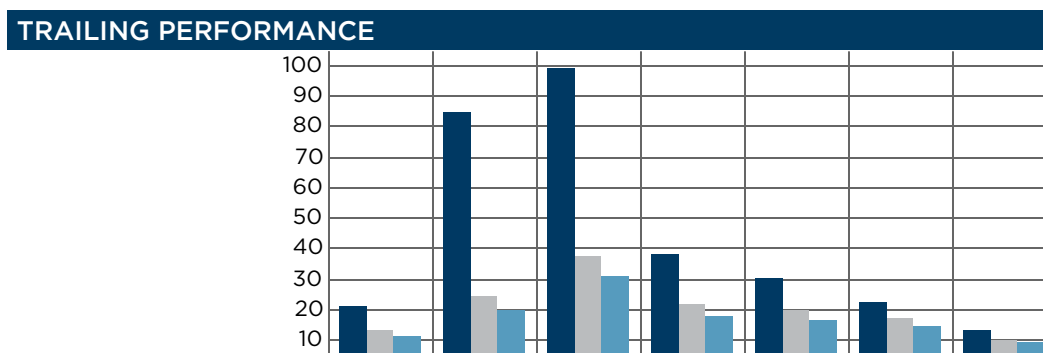
Morgan Stanley Inst Growth I

Investment Strategy Summary

The investment seeks long-term capital appreciation by investing primarily in growth-oriented equity securities of large capitalization companies. The fund invests primarily in established and emerging companies, with capitalizations within the range of companies included in the Russell 1000® Growth Index. It may invest up to 25% of its total assets in foreign securities.

FUND INFORMATION	
Fund	MSEQX
Inception Date	4/02/1991
Fund Family	Morgan Stanley Institutional Fund Inc
Fund Subadviser	--
Portfolio Manager(s)	Dennis Lynch, David Cohen, Sandeep (Sam) Chainani, et al.
Manager tenure (average)	14.8 years
Morningstar Category	Large Growth
Benchmark Index	Russell 1000 Growth - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★★	★★★★★	★★★★★
	1229	1095	813



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● MSEQX	21.55	85.04	99.39	38.12	30.51	22.65	13.37
● Benchmark	13.22	24.33	37.53	21.67	20.10	17.25	11.98
● Category Avg	11.51	19.82	31.02	17.99	16.80	14.56	12.35
Category Percentile	-	-	2	2	2	1	-
Category Rank	-	-	27/1328	25/1229	22/1095	8/813	-

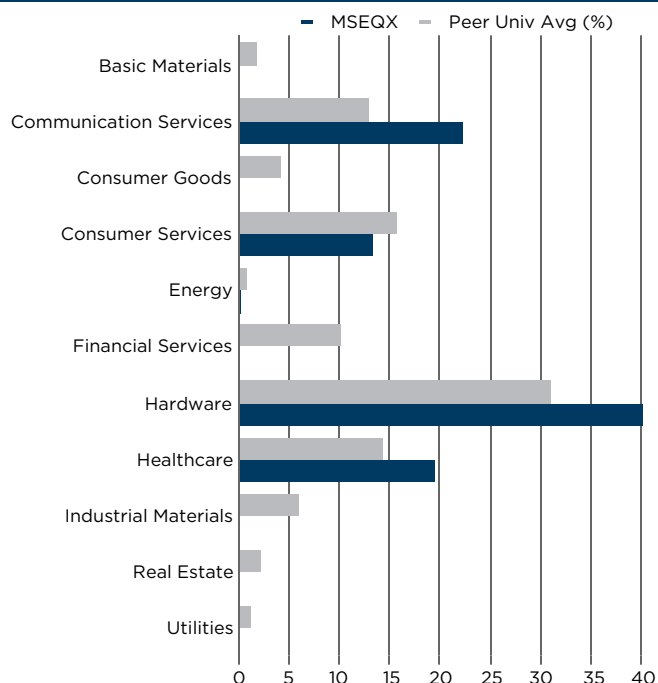
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
MSEQX	23.16	7.66	43.83	-1.91	11.91	6.42	48.60	15.66	-3.01	23.11
Benchmark	36.39	-1.51	30.21	7.08	5.67	13.05	33.48	15.26	2.64	16.71
Morningstar Category Avg	31.71	-2.18	27.84	3.19	3.57	10.07	33.87	15.24	-2.56	15.40
Morningstar Category Percentile	97	3	2	87	2	85	1	44	59	6
Morningstar Category Rank	1319/1360	42/1405	27/1363	1273/1463	34/1681	1454/1710	17/1712	740/1681	993/1683	103/1718

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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Morgan Stanley Inst Growth I (continued)

FUND COMPOSITION



FUND STATISTICS

	MSEQX	Peer Univ Avg
Total number of Holdings	43	107
Total Assets (\$M)	4,586	9,266
P/E (12mo. trailing)	131.3	34.7
Price/Book	10.0	6.5
Market Cap (\$M)	43,200	153,727
Turnover (%) (most recent avail)	87	40
Earnings Growth Rate (12mo. trailing)	33%	25%

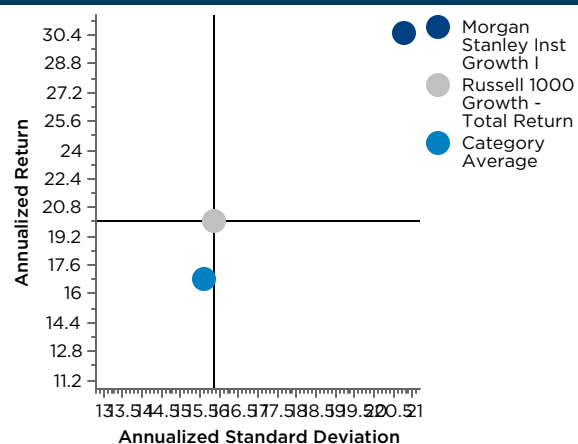
TOP HOLDINGS

	MSEQX
Amazon.com Inc	6.86
Slack Technologies Inc Class A	5.47
Shopify Inc A	5.39
Intuitive Surgical Inc	5.24
Veeva Systems Inc Class A	5.16
Zoom Video Communications Inc	5.13
DexCom Inc	4.85
Uber Technologies Inc	4.84
Okta Inc A	4.53
Spotify Technology SA	4.32
% of portfolio in Top 10	51.79

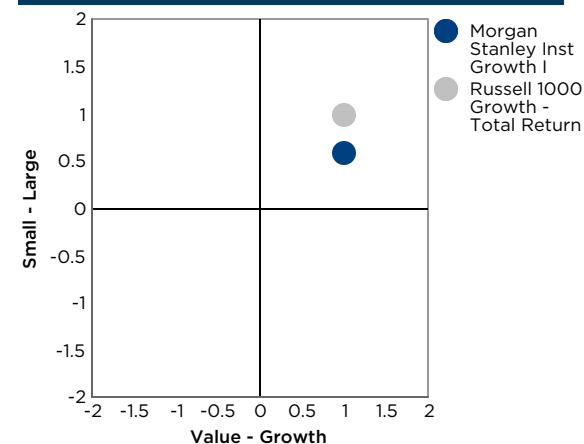
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	1.01	-	-0.21	0.61	-	-0.20
Beta	1.09	-	0.97	1.10	-	0.98
R-Squared	73.15	-	98.88	70.44	-	98.42
Sharpe Ratio	1.53	1.07	0.89	1.41	1.19	1.00
Information Ratio	1.32	-	-1.82	0.91	-	-1.65
Standard Deviation	23.83	18.78	18.33	20.78	15.87	15.62
Up Capture	134.05	-	87.13	145.36	-	86.71
Down Capture	73.06	-	100.19	87.43	-	103.03

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Nationwide R6

Investment Strategy Summary

The investment seeks total return through a flexible combination of capital appreciation and current income. The fund invests in a diversified portfolio of common stocks to produce an overall blended equity portfolio consisting of various types of stocks that the subadviser believes offer the potential for capital growth and/or dividend income. Most of the stocks in which the fund invests are issued by large-capitalization companies. The subadviser employs a "bottom-up" approach to selecting securities, emphasizing those that it believes to represent above-average potential for total return, based on fundamental research and analysis.

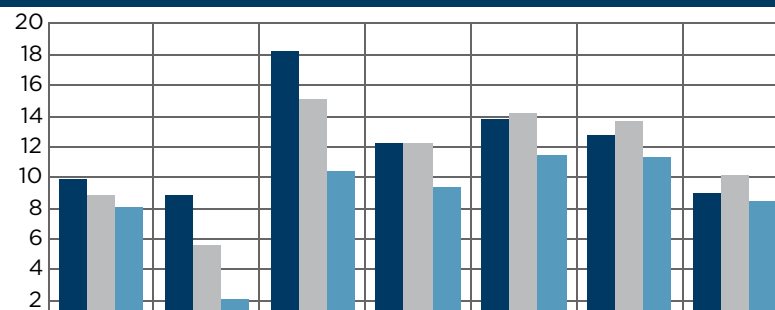
FUND INFORMATION

Fund	NWABX
Inception Date	4/11/2018
Fund Family	Nationwide Mutual Funds
Fund Subadviser	--
Portfolio Manager(s)	Jonathan White, Mary Pryshlak
Manager tenure (average)	2.7 years
Morningstar Category	Large Blend
Benchmark Index	S&P 500 - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY

Overall	3 YRS	5 YRS	10 YRS
	1229	1066	819

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● NWABX	9.88	8.81	18.23	12.31	13.77	12.84	9.04
● Benchmark	8.93	5.57	15.15	12.28	14.15	13.74	10.74
● Category Avg	8.05	2.08	10.38	9.42	11.47	11.34	9.87
Category Percentile	-	-	10	16	21	37	-
Category Rank	-	-	137/1370	197/1229	224/1066	303/819	-

CALENDAR YEAR PERFORMANCE (%)

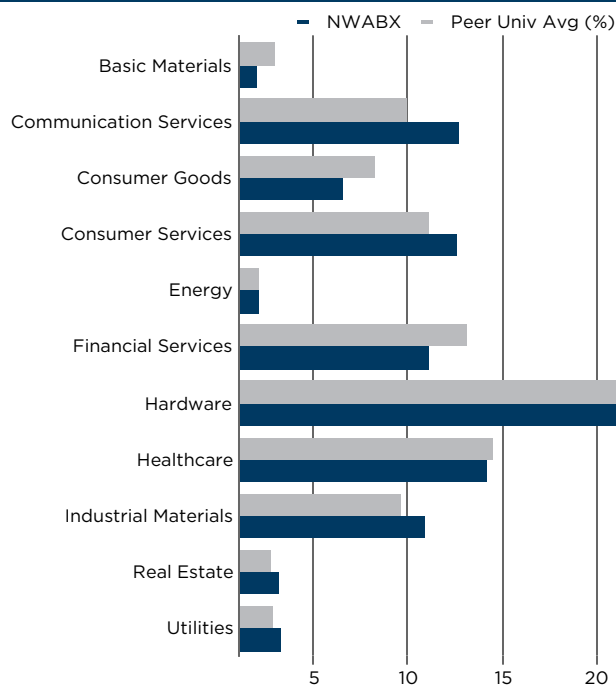
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
NWABX	31.05	-6.19	20.20	11.53	1.03	12.18	30.43	14.49	0.39	12.77
Benchmark	31.49	-4.38	21.83	11.96	1.38	13.69	32.39	16.00	2.11	15.06
Morningstar Category Avg	28.62	-6.24	20.45	10.06	-1.46	10.73	31.32	14.85	-1.40	14.18
Morningstar Category Percentile	34	55	63	38	30	46	72	65	45	70
Morningstar Category Rank	472/1387	771/1402	-	-	-	-	-	-	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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Nationwide R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	NWABX	Peer Univ Avg
Total number of Holdings	136	275
Total Assets (\$M)	24	12,471
P/E (12mo. trailing)	24.0	22.3
Price/Book	3.0	3.2
Market Cap (\$M)	138,604	116,761
Turnover (%) (most recent avail)	@NA	47
Earnings Growth Rate (12mo. trailing)	15%	19%

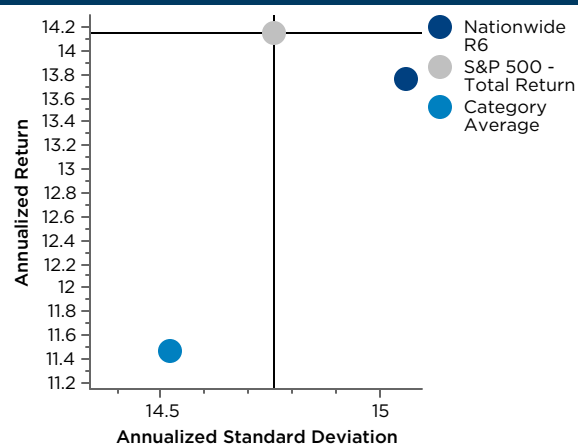
TOP HOLDINGS

	NWABX
Amazon.com Inc	5.80
Microsoft Corp	5.31
Apple Inc	5.13
Alphabet Inc A	4.14
Procter & Gamble Co	2.85
JPMorgan Chase & Co	2.26
Facebook Inc A	2.23
Charter Communications Inc A	1.97
Mondelez International Inc Class A	1.79
FedEx Corp	1.58
% of portfolio in Top 10	33.07

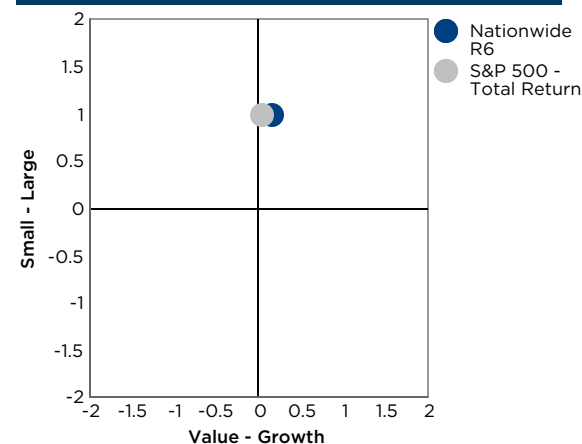
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.01	-	-0.20	-0.04	-	-0.18
Beta	1.02	-	0.98	1.01	-	0.98
R-Squared	98.70	-	99.57	98.58	-	99.46
Sharpe Ratio	0.60	0.61	0.45	0.84	0.88	0.71
Information Ratio	0.01	-	-2.44	-0.21	-	-2.44
Standard Deviation	17.89	17.49	17.21	15.06	14.76	14.52
Up Capture	97.46	-	89.06	97.75	-	87.35
Down Capture	97.87	-	101.24	100.00	-	102.31

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

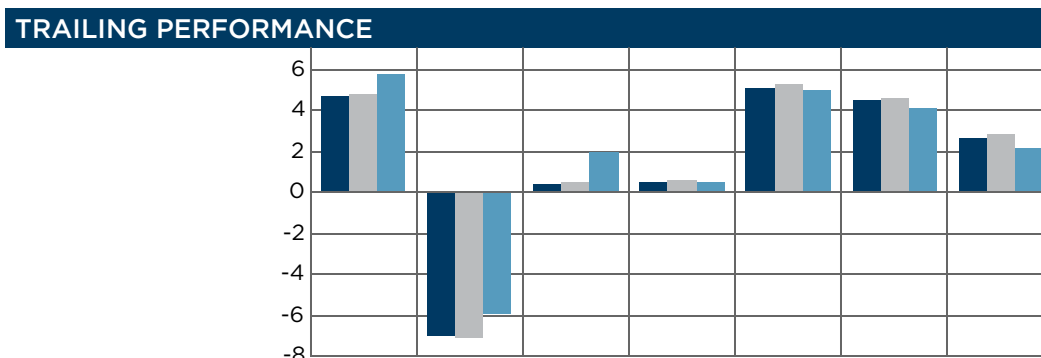
Nationwide International Index Fund R6

Investment Strategy Summary

The investment seeks to match the performance of the MSCI Europe, Australasia and Far East Index ("MSCI EAFE® Index") as closely as possible before the deduction of fund expenses. The fund employs a "passive" management, or indexing, approach, which seeks to match approximately the performance of the MSCI EAFE® Index before the deduction of fund expenses. It normally invests at least 80% of its net assets in a statistically selected sampling of equity securities of companies included in the MSCI EAFE® Index. The MSCI EAFE® Index includes securities of large- and mid-cap companies located in Europe, Australia and Asia (including the Far East).

FUND INFORMATION	
Fund	GIXIX
Inception Date	12/29/1999
Fund Family	Nationwide Mutual Funds
Fund Subadviser	Blackrock Investment Management, Llc
Portfolio Manager(s)	Alan Mason, Rachel Aguirre, Jennifer Hsui, et al.
Manager tenure (average)	2.9 years
Morningstar Category	Foreign Large Blend
Benchmark Index	MSCI EAFE - Net Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★	★★★	★★★
	647	548	363



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● GIXIX	4.73	-7.00	0.46	0.56	5.14	4.53	2.62
● Benchmark	4.80	-7.09	0.49	0.62	5.26	4.62	8.39
● Category Avg	5.80	-5.86	2.03	0.51	5.02	4.14	6.06
Category Percentile	-	-	62	53	54	42	-
Category Rank	-	-	472/761	343/647	296/548	152/363	-

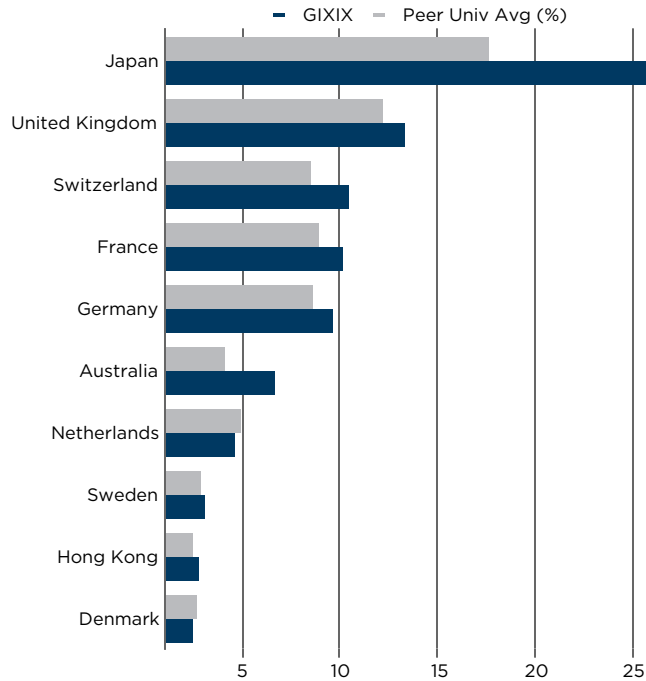
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
GIXIX	22.07	-13.76	25.19	1.10	-0.87	-5.72	21.66	18.80	-12.84	7.91
Benchmark	22.01	-13.79	25.03	1.00	-0.81	-4.90	22.78	17.32	-12.14	7.75
Morningstar Category Avg	21.46	-14.59	25.42	0.67	-1.64	-5.16	19.29	18.31	-13.90	10.25
Morningstar Category Percentile	41	36	53	44	44	57	28	38	35	71
Morningstar Category Rank	300/732	267/741	401/756	335/762	347/788	428/750	221/791	299/786	286/817	589/829

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Nationwide International Index Fund R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	GIXIX	Peer Univ Avg
Total number of Holdings	927	502
Total Assets (\$M)	942	6,537
P/E (12mo. trailing)	18.4	18.3
Price/Book	1.4	1.6
Market Cap (\$M)	36,107	36,263
Turnover (%) (most recent avail)	@NA	39
Earnings Growth Rate (12mo. trailing)	-2%	10%

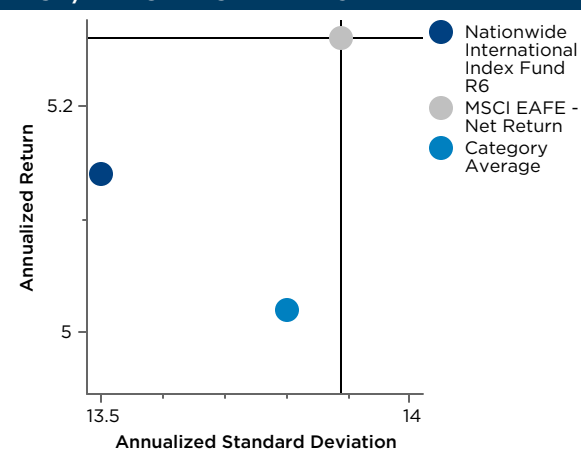
TOP HOLDINGS

	GIXIX
Nestle SA	2.57
Roche Holding AG Dividend Right Cert.	1.75
Novartis AG	1.41
SAP SE	1.17
ASML Holding NV	1.13
AstraZeneca PLC	1.03
Toyota Motor Corp	1.01
LVMH Moet Hennessy Louis Vuitton SE	0.93
Novo Nordisk A/S B	0.87
AIA Group Ltd	0.86
% of portfolio in Top 10	12.73

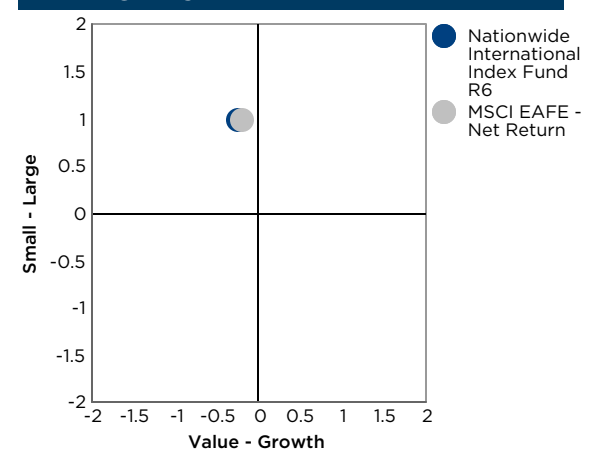
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.00	-	-0.01	0.00	-	-0.01
Beta	0.99	-	1.02	0.96	-	0.98
R-Squared	99.05	-	98.45	98.44	-	97.63
Sharpe Ratio	-0.07	-0.07	-0.07	0.30	0.30	0.28
Information Ratio	-0.04	-	-0.06	-0.07	-	-0.11
Standard Deviation	15.08	15.23	15.65	13.50	13.89	13.80
Up Capture	97.98	-	99.07	95.24	-	94.08
Down Capture	99.08	-	99.87	97.95	-	97.79

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

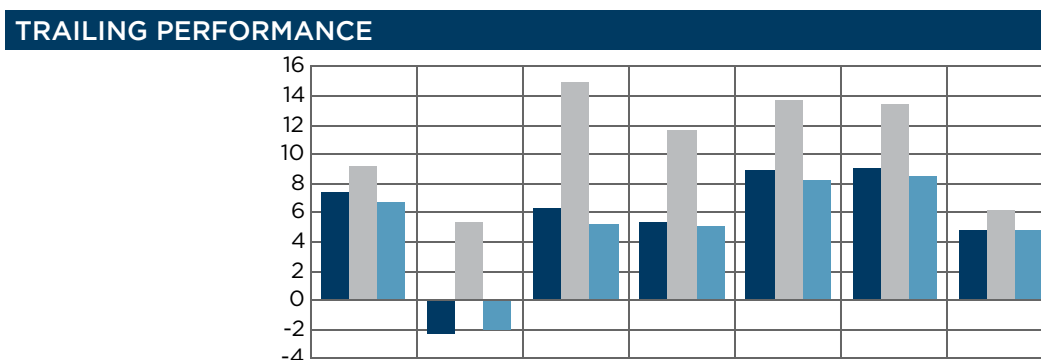
Nationwide Investor Destinations Aggressive Fund R6

Investment Strategy Summary

The investment seeks to maximize total investment return for an aggressive level of risk. The fund is a "fund of funds" that invests primarily in affiliated mutual funds representing a variety of asset classes. Each underlying fund invests directly in equity or other securities, as appropriate to its investment objective and strategies.

FUND INFORMATION	
Fund	GAIDX
Inception Date	12/29/2004
Fund Family	Nationwide Mutual Funds
Fund Subadviser	--
Portfolio Manager(s)	Christopher Graham, Keith Robinette, Andrew Urban
Manager tenure (average)	3.4 years
Morningstar Category	Allocation--85%+ Equity
Benchmark Index	Russell 3000 - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★	★★★	★★★
	154	138	99



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
GAIDX	7.42	-2.33	6.34	5.38	8.94	9.02	4.90
Benchmark	9.21	5.41	15.00	11.65	13.69	13.48	11.84
Category Avg	6.81	-2.01	5.22	5.07	8.31	8.59	-
Category Percentile	-	-	67	55	49	52	-
Category Rank	-	-	113/169	85/154	68/138	51/99	-

CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
GAIDX	26.56	-9.86	20.25	10.67	-2.30	4.85	26.77	16.43	-3.68	14.93
Benchmark	31.02	-5.24	21.13	12.74	0.48	12.56	33.55	16.42	1.03	16.93
Morningstar Category Avg	24.45	-9.24	19.73	7.94	-1.80	5.48	26.72	15.43	-4.17	14.84
Morningstar Category Percentile	21	65	41	16	58	57	86	27	74	31
Morningstar Category Rank	37/176	124/190	76/186	26/160	252/434	237/415	1341/1559	455/1686	1322/1786	623/2010

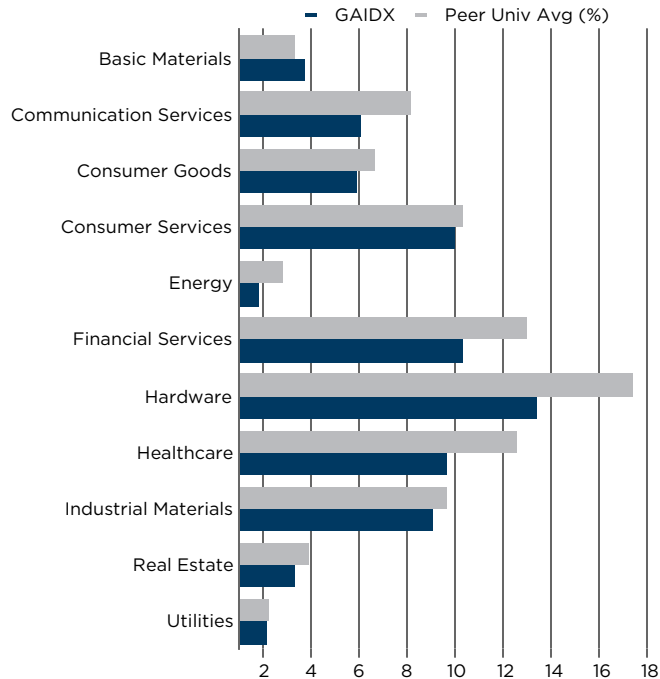
PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Nationwide Investor Destinations Aggressive Fund R6

(continued)

FUND COMPOSITION

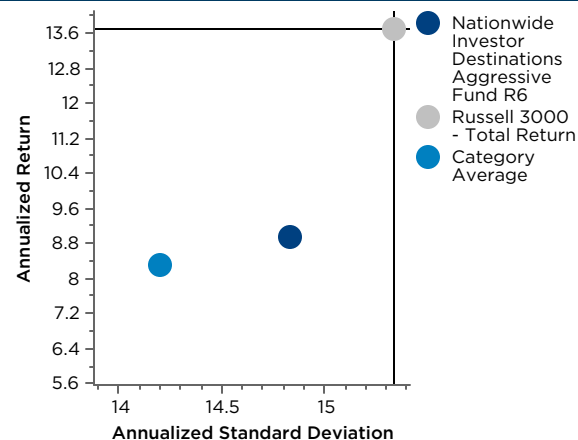


FUND STATISTICS	GAIDX	Peer Univ Avg
Total number of Holdings	11	71
Total Assets (\$M)	242	1,168
P/E (12mo. trailing)	20.0	21.0
Price/Book	1.9	2.2
Market Cap (\$M)	33,549	47,146
Turnover (%) (most recent avail)	@NA	33
Earnings Growth Rate (12mo. trailing)	3%	18%

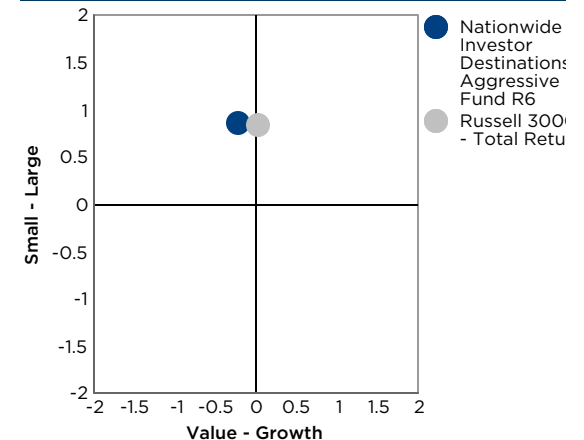
TOP HOLDINGS	GAIDX
Nationwide Multi-Cap Portfolio R6	43.73
Nationwide International Index R6	21.47
Nationwide Mid Cap Market Idx R6	11.78
iShares Core MSCI Emerging Markets ETF	9.86
Nationwide International Sm Cp R6	4.04
Nationwide Loomis All Cap Gr R6	4.01
Nationwide Bond Index R6	1.52
Nationwide Loomis Core Bond R6	1.03
Nationwide Amundi Gbl Hi Yld R6	1.03
Nationwide Emerging Mkts Dbt R6	1.01
% of portfolio in Top 10	99.48

RISK STATISTICS	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.45	-	-0.44	-0.30	-	-0.32
Beta	0.96	-	0.92	0.95	-	0.91
R-Squared	96.51	-	97.93	95.90	-	97.38
Sharpe Ratio	0.21	0.55	0.20	0.52	0.82	0.50
Information Ratio	-1.85	-	-2.30	-1.53	-	-2.03
Standard Deviation	17.76	18.18	16.84	14.83	15.34	14.20
Up Capture	76.78	-	71.25	77.26	-	71.02
Down Capture	102.79	-	99.00	102.98	-	100.24

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



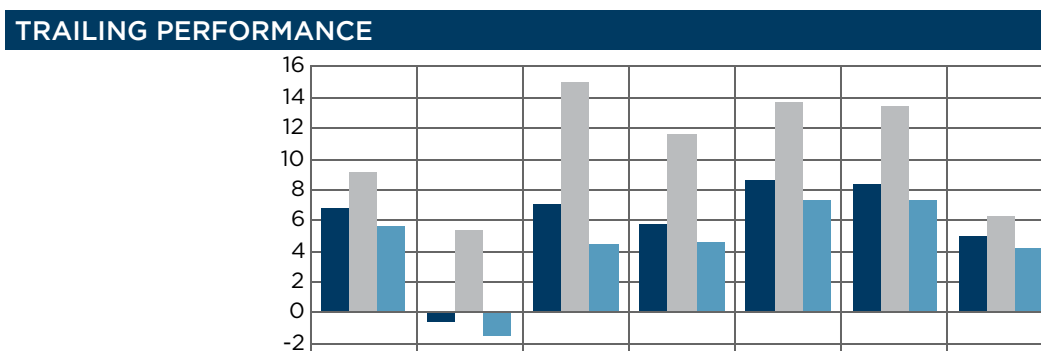
Nationwide Investor Destinations Moderately Aggressive Fund R6

Investment Strategy Summary

The investment seeks to maximize total investment return for a moderately aggressive level of risk. The fund is a "fund of funds" that invests primarily in affiliated mutual funds representing a variety of asset classes. Through investments in the underlying funds, the fund invests a significant portion of its assets in equity securities, such as common stocks of U.S. and international companies, including smaller companies, and a smaller portion in bonds.

FUND INFORMATION	
Fund	GMIAX
Inception Date	12/29/2004
Fund Family	Nationwide Mutual Funds
Fund Subadviser	--
Portfolio Manager(s)	Christopher Graham, Keith Robinette, Andrew Urban
Manager tenure (average)	3.4 years
Morningstar Category	Allocation--70% to 85% Equity
Benchmark Index	Russell 3000 - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★	★★★	★★★
	310	279	190



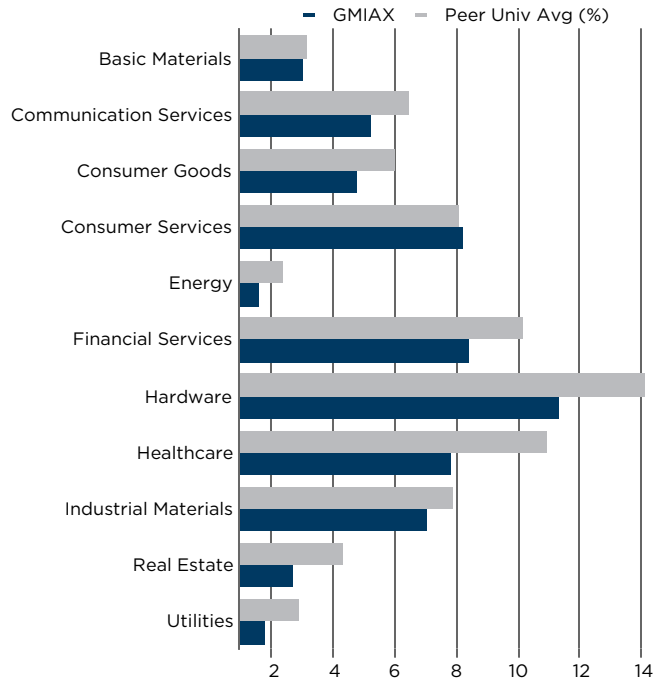
	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● GMIAX	6.85	-0.65	7.03	5.83	8.64	8.36	5.04
● Benchmark	9.21	5.41	15.00	11.65	13.69	13.48	11.84
● Category Avg	5.68	-1.51	4.51	4.57	7.31	7.30	8.09
Category Percentile	-	-	44	44	36	42	-
Category Rank	-	-	143/325	136/310	100/279	80/190	-

CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
GMIAX	24.39	-8.34	18.10	9.73	-1.86	4.66	22.15	14.38	-1.91	13.20
Benchmark	31.02	-5.24	21.13	12.74	0.48	12.56	33.55	16.42	1.03	16.93
Morningstar Category Avg	21.08	-7.82	16.21	7.79	-2.73	5.58	20.90	13.39	-3.40	13.44
Morningstar Category Percentile	17	61	33	22	49	61	46	37	25	61
Morningstar Category Rank	57/334	219/359	115/349	89/406	213/434	253/415	186/404	147/398	91/363	1226/2010

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

Nationwide Investor Destinations Moderately Aggressive Fund R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	GMIAX	Peer Univ Avg
Total number of Holdings	14	347
Total Assets (\$M)	444	7,501
P/E (12mo. trailing)	20.1	20.1
Price/Book	1.9	2.3
Market Cap (\$M)	36,770	53,695
Turnover (%) (most recent avail)	@NA	44
Earnings Growth Rate (12mo. trailing)	4%	17%

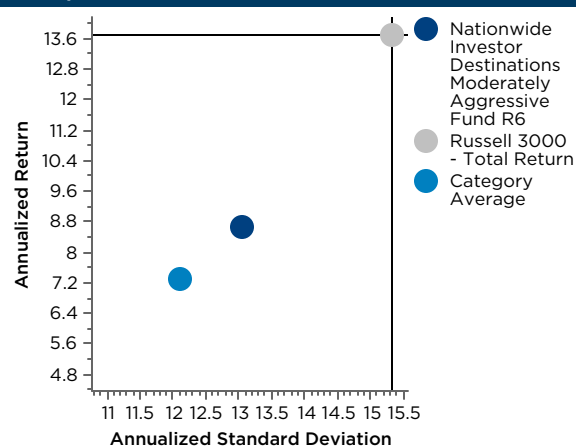
TOP HOLDINGS

	GMIAX
Nationwide Multi-Cap Portfolio R6	40.98
Nationwide International Index R6	15.40
iShares Core MSCI Emerging Markets ETF	9.29
Nationwide Mid Cap Market Idx R6	7.72
Nationwide Bond Index R6	6.47
Nationwide Core Plus Bond R6	4.04
Nationwide International Sm Cp R6	3.44
Nationwide Amundi Gbl Hi Yld R6	3.04
Nationwide Loomis All Cap Gr R6	2.99
Nationwide Loomis Core Bond R6	2.04
% of portfolio in Top 10	95.40

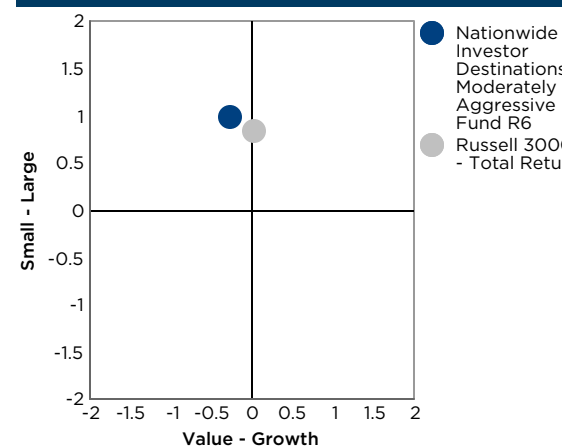
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.32	-	-0.37	-0.21	-	-0.26
Beta	0.84	-	0.78	0.83	-	0.78
R-Squared	96.30	-	97.47	95.65	-	96.86
Sharpe Ratio	0.27	0.55	0.20	0.57	0.82	0.51
Information Ratio	-1.41	-	-1.54	-1.35	-	-1.58
Standard Deviation	15.65	18.18	14.37	13.05	15.34	12.12
Up Capture	66.32	-	57.15	64.59	-	55.22
Down Capture	91.51	-	86.66	92.19	-	88.21

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Nationwide Investor Destinastions Moderate Fund R6

Investment Strategy Summary

The investment seeks to maximize total investment return for a moderate level of risk. The fund is a "fund of funds" that invests primarily in affiliated mutual funds representing a variety of asset classes. It also invests in certain underlying funds that are not index funds. The fund aims to provide diversification across major asset classes-U.S. stocks, international stocks, and bonds-by investing primarily in mutual funds offered by Nationwide Mutual Funds and affiliated or unaffiliated exchange-traded funds, as well as a fixed interest contract issued by Nationwide Life Insurance Company ("Nationwide Contract").

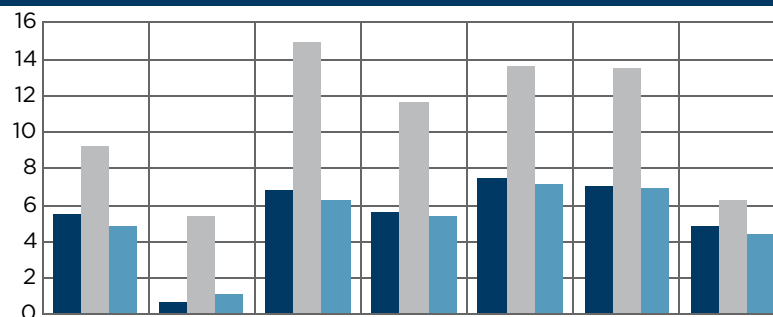
FUND INFORMATION

Fund	GMDIX
Inception Date	12/29/2004
Fund Family	Nationwide Mutual Funds
Fund Subadviser	--
Portfolio Manager(s)	Christopher Graham, Keith Robinette, Andrew Urban
Manager tenure (average)	3.4 years
Morningstar Category	Allocation--50% to 70% Equity
Benchmark Index	Russell 3000 - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY

Overall	3 YRS	5 YRS	10 YRS
★★★	★★★	★★★	★★★
	638	581	414

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● GMDIX	5.49	0.69	6.90	5.61	7.47	7.10	4.84
● Benchmark	9.21	5.41	15.00	11.65	13.69	13.48	11.84
● Category Avg	4.93	1.16	6.28	5.39	7.13	6.98	7.79
Category Percentile	-	-	55	55	52	61	-
Category Rank	-	-	372/676	351/638	302/581	253/414	-

CALENDAR YEAR PERFORMANCE (%)

	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
GMDIX	20.27	-6.19	14.11	8.14	-1.19	4.40	15.88	11.41	0.31	11.27
Benchmark	31.02	-5.24	21.13	12.74	0.48	12.56	33.55	16.42	1.03	16.93
Morningstar Category Avg	18.89	-5.86	13.22	7.37	-1.98	5.83	16.10	11.85	-0.40	11.73
Morningstar Category Percentile	36	58	38	30	48	77	61	64	44	63
Morningstar Category Rank	251/697	449/775	308/810	243/810	451/940	667/866	535/877	599/936	424/963	677/1074

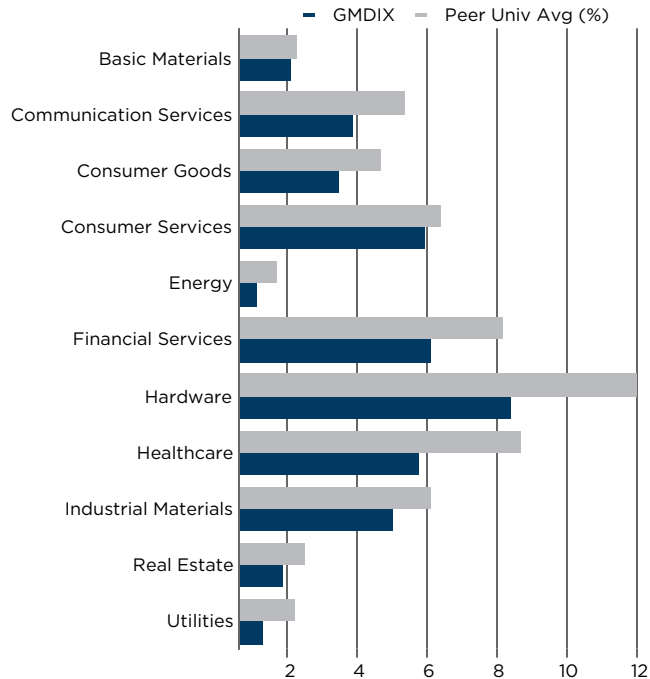
PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Nationwide Investor Destinastions Moderate Fund R6

(continued)

FUND COMPOSITION



FUND STATISTICS

FUND STATISTICS	GMDIX	Peer Univ Avg
Total number of Holdings	16	509
Total Assets (\$M)	388	7,266
P/E (12mo. trailing)	20.2	21.0
Price/Book	1.9	2.6
Market Cap (\$M)	41,114	79,773
Turnover (%) (most recent avail)	@NA	45
Earnings Growth Rate (12mo. trailing)	4%	18%

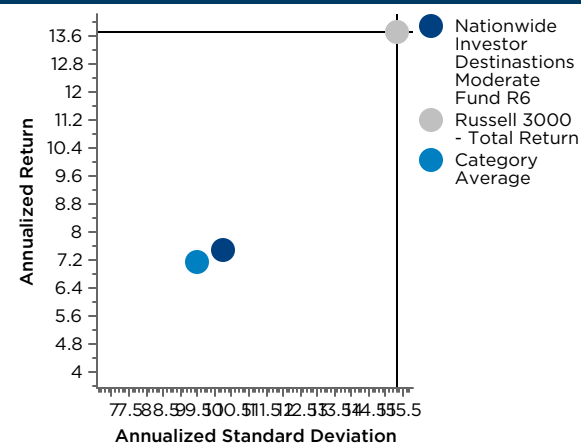
TOP HOLDINGS

TOP HOLDINGS	GMDIX
Nationwide Multi-Cap Portfolio R6	33.47
Nationwide International Index R6	11.20
Nationwide Bond Index R6	9.00
iShares Core MSCI Emerging Markets ETF	6.64
Nationwide Core Plus Bond R6	5.04
Nationwide Loomis Core Bond R6	5.03
Nationwide Mid Cap Market Idx R6	4.69
Nationwide Loomis Short Term Bd R6	4.04
Nationwide Amundi Gbl Hi Yld R6	3.04
Nationwide Emerging Mkts Dbt R6	2.01
% of portfolio in Top 10	84.15

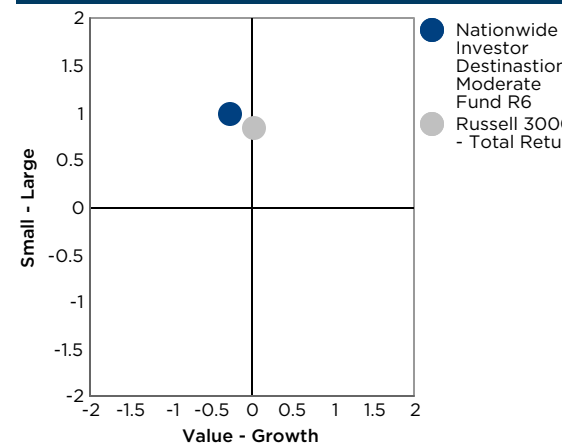
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.19	-	-0.16	-0.12	-	-0.10
Beta	0.67	-	0.61	0.65	-	0.61
R-Squared	96.24	-	97.52	95.32	-	96.85
Sharpe Ratio	0.32	0.55	0.33	0.62	0.82	0.63
Information Ratio	-0.93	-	-0.86	-1.08	-	-1.05
Standard Deviation	12.39	18.18	11.27	10.24	15.34	9.51
Up Capture	50.15	-	45.26	45.90	-	42.17
Down Capture	74.02	-	68.39	74.48	-	70.50

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



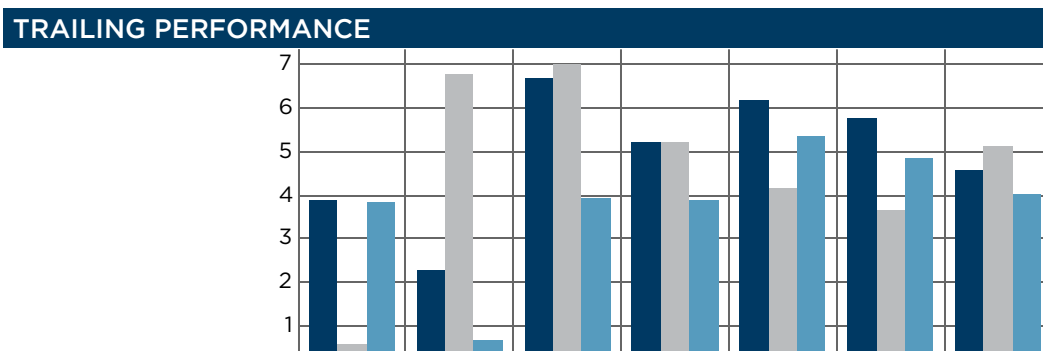
Nationwide Investor Destinations Moderately Conservative Fund R6

Investment Strategy Summary

The investment seeks to maximize total investment return for a moderately conservative level of risk. The fund is a "fund of funds" that invests primarily in affiliated mutual funds representing a variety of asset classes. It also invests in certain underlying funds that are not index funds. The fund aims to provide diversification across major asset classes-U.S. stocks, international stocks and bonds-by investing primarily in mutual funds offered by Nationwide Mutual Funds and affiliated or unaffiliated exchange-traded funds, as well as a fixed interest contract issued by Nationwide Life Insurance Company ("Nationwide Contract").

FUND INFORMATION	
Fund	GMIMX
Inception Date	12/29/2004
Fund Family	Nationwide Mutual Funds
Fund Subadviser	--
Portfolio Manager(s)	Christopher Graham, Keith Robinette, Andrew Urban
Manager tenure (average)	3.4 years
Morningstar Category	Allocation--30% to 50% Equity
Benchmark Index	Bloomberg Barclays US Aggregate

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★	★★★	★★★
	514	450	285



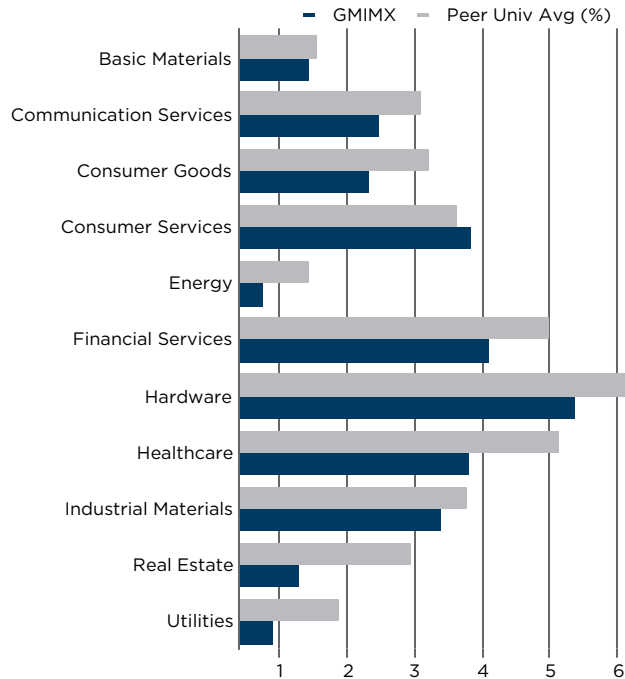
	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● GMIMX	3.91	2.31	6.70	5.20	6.20	5.78	4.59
● Benchmark	0.62	6.79	6.98	5.24	4.18	3.64	7.34
● Category Avg	3.84	0.70	3.96	3.91	5.34	4.84	8.98
Category Percentile	-	-	39	35	36	47	-
Category Rank	-	-	213/547	180/514	162/450	134/285	-

CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
GMIMX	15.61	-4.02	9.82	6.72	-0.34	4.41	9.86	8.50	2.46	8.82
Benchmark	8.72	0.01	3.54	2.65	0.55	5.97	-2.02	4.21	7.84	6.54
Morningstar Category Avg	14.79	-4.97	9.63	6.72	-2.37	3.90	7.07	9.22	1.74	10.01
Morningstar Category Percentile	37	35	43	40	15	43	26	65	33	71
Morningstar Category Rank	208/562	189/541	223/518	206/515	127/848	311/724	188/722	465/715	204/618	466/656

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

Nationwide Investor Destinations Moderately Conservative Fund R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	GMIMX	Peer Univ Avg
Total number of Holdings	15	493
Total Assets (\$M)	139	2,333
P/E (12mo. trailing)	19.9	19.6
Price/Book	1.9	2.2
Market Cap (\$M)	38,105	60,194
Turnover (%) (most recent avail)	@NA	55
Earnings Growth Rate (12mo. trailing)	4%	17%

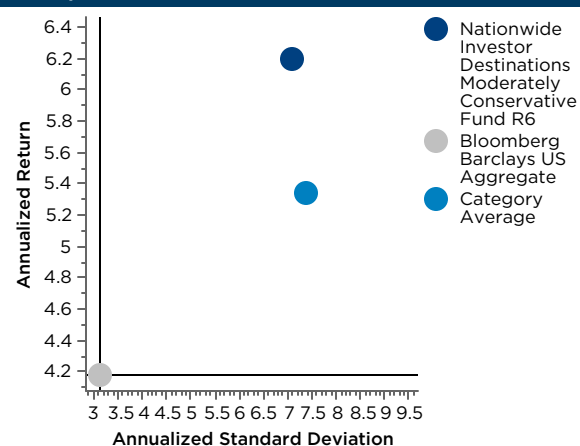
TOP HOLDINGS

	GMIMX
Nationwide Multi-Cap Portfolio R6	22.71
Nationwide Bond Index R6	17.48
Nationwide Loomis Short Term Bd R6	8.07
Nationwide International Index R6	7.95
Nationwide Core Plus Bond R6	7.07
iShares Core MSCI Emerging Markets ETF	4.16
Nationwide Loomis Core Bond R6	4.06
Nationwide Mid Cap Market Idx R6	3.97
Nationwide Inflation-Prot Secs R6	3.05
Nationwide Amundi Gbl Hi Yld R6	3.02
% of portfolio in Top 10	81.52

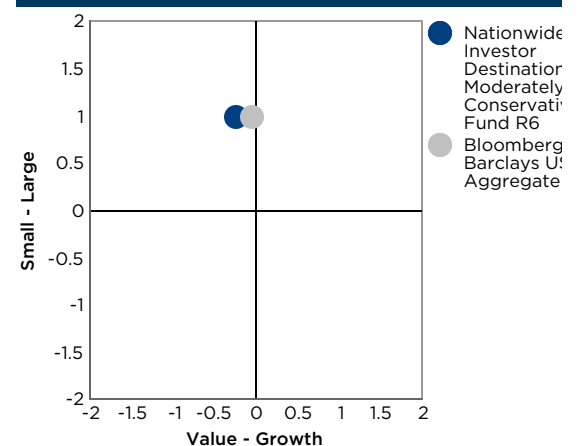
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.31	-	0.14	0.43	-	0.30
Beta	0.34	-	0.50	0.28	-	0.45
R-Squared	1.77	-	3.56	1.55	-	3.70
Sharpe Ratio	0.41	1.08	0.25	0.71	0.97	0.57
Information Ratio	-0.00	-	-0.15	0.27	-	0.16
Standard Deviation	8.60	3.32	8.88	7.10	3.13	7.37
Up Capture	93.80	-	91.81	113.96	-	118.44
Down Capture	83.73	-	131.08	49.11	-	94.49

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



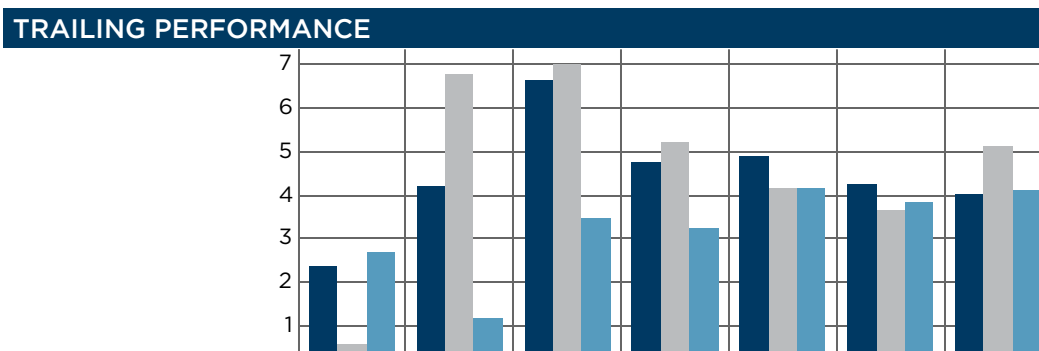
Nationwide Investor Destinations Conservative Fund R6

Investment Strategy Summary

The investment seeks to maximize total investment return for a conservative level of risk. The fund is a "fund of funds" that invests primarily in affiliated mutual funds representing a variety of asset classes. It also invests in certain underlying funds that are not index funds. The fund aims to provide diversification across major asset classes-U.S. stocks, international stocks, and bonds-by investing primarily in mutual funds offered by Nationwide Mutual Funds and affiliated or unaffiliated exchange-traded funds, as well as a fixed interest contract issued by Nationwide Life Insurance Company ("Nationwide Contract").

FUND INFORMATION	
Fund	GIMCX
Inception Date	12/29/2004
Fund Family	Nationwide Mutual Funds
Fund Subadviser	--
Portfolio Manager(s)	Christopher Graham, Keith Robinette, Andrew Urban
Manager tenure (average)	3.4 years
Morningstar Category	Allocation--15% to 30% Equity
Benchmark Index	Bloomberg Barclays US Aggregate

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	★★★
	172	155	95



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● GIMCX	2.40	4.19	6.65	4.77	4.89	4.25	4.05
● Benchmark	0.62	6.79	6.98	5.24	4.18	3.64	7.34
● Category Avg	2.72	1.18	3.47	3.26	4.17	3.86	5.34
Category Percentile	-	-	13	20	39	60	-
Category Rank	-	-	24/185	34/172	60/155	57/95	-

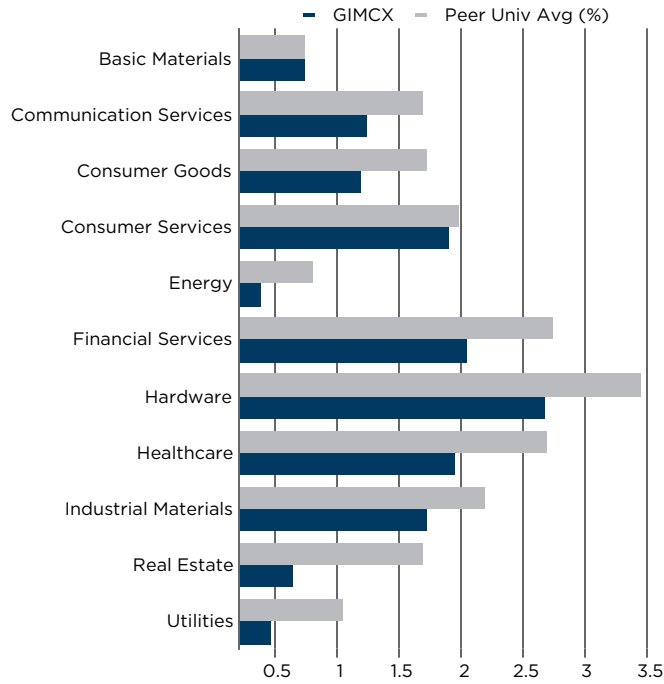
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
GIMCX	10.67	-1.89	6.27	4.93	0.18	3.97	4.24	5.59	3.18	6.26
Benchmark	8.72	0.01	3.54	2.65	0.55	5.97	-2.02	4.21	7.84	6.54
Morningstar Category Avg	10.89	-3.09	6.48	5.67	-2.09	3.38	3.95	8.34	1.78	9.62
Morningstar Category Percentile	59	21	64	51	7	50	70	90	20	92
Morningstar Category Rank	117/199	42/200	129/201	105/206	59/848	362/724	505/722	644/715	124/618	604/656

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

Nationwide Investor Destinations Conservative Fund

R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	GIMCX	Peer Univ Avg
Total number of Holdings	16	234
Total Assets (\$M)	99	961
P/E (12mo. trailing)	20.0	19.3
Price/Book	1.9	2.1
Market Cap (\$M)	39,485	46,825
Turnover (%) (most recent avail)	@NA	45
Earnings Growth Rate (12mo. trailing)	4%	16%

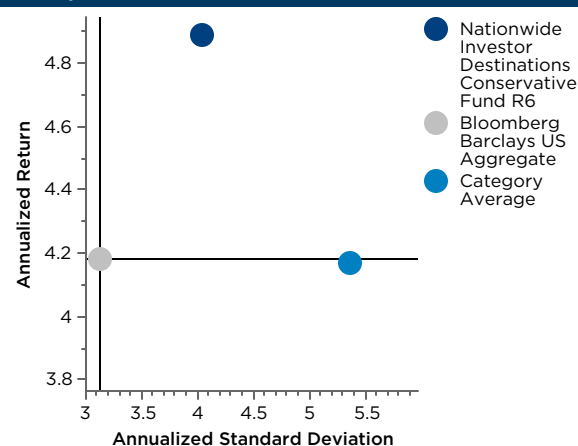
TOP HOLDINGS

	GIMCX
Nationwide Bond Index R6	21.95
Nationwide Contract	17.98
Nationwide Loomis Short Term Bd R6	14.02
Nationwide Multi-Cap Portfolio R6	11.56
Nationwide Core Plus Bond R6	9.01
Nationwide Inflation-Prot Secs R6	5.02
Nationwide International Index R6	4.42
iShares 20+ Year Treasury Bond ETF	4.00
Nationwide Amundi Strat Inc R6	3.01
Nationwide Loomis Core Bond R6	2.01
% of portfolio in Top 10	92.97

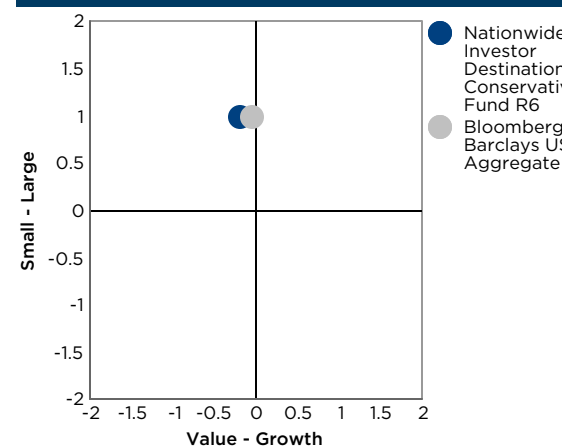
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.19	-	0.02	0.25	-	0.16
Beta	0.48	-	0.61	0.44	-	0.56
R-Squared	10.53	-	9.90	11.53	-	10.48
Sharpe Ratio	0.63	1.08	0.25	0.92	0.97	0.56
Information Ratio	-0.10	-	-0.32	0.17	-	-0.00
Standard Deviation	4.92	3.32	6.41	4.05	3.13	5.37
Up Capture	83.26	-	81.15	91.22	-	98.74
Down Capture	70.66	-	127.20	49.67	-	97.50

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



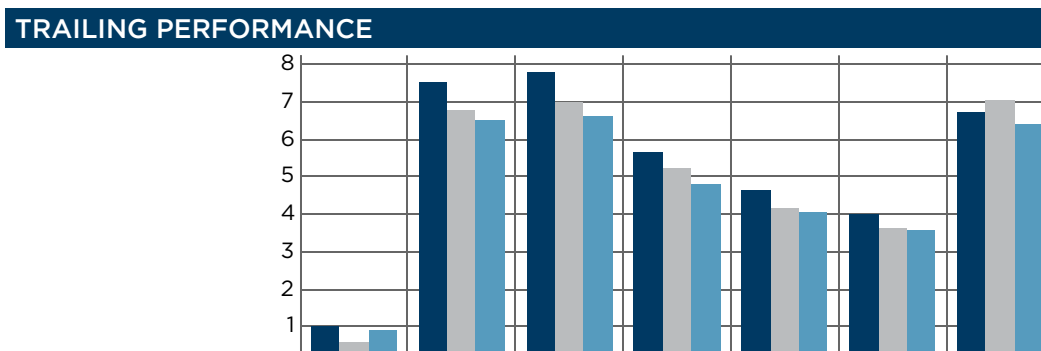
Nationwide Loomis Core Bond Fund Class R6

Investment Strategy Summary

The investment seeks total return through investments in fixed-income securities. The fund invests primarily in bonds (or fixed-income securities) which include: U.S. government securities; corporate bonds issued by U.S. or foreign companies that are investment grade; investment grade fixed-income securities backed by the interest and principal payments of various types of mortgages, known as mortgage-backed securities and investment grade fixed-income securities backed by the interest and principal payments on loans for other types of assets.

FUND INFORMATION	
Fund	NWJIX
Inception Date	9/18/2013
Fund Family	Nationwide Mutual Funds
Fund Subadviser	Loomis Sayles & Company L.P.
Portfolio Manager(s)	Clifton Rowe, Christopher Harms, Daniel Conklin
Manager tenure (average)	2.2 years
Morningstar Category	Intermediate Core Bond
Benchmark Index	Bloomberg Barclays US Aggregate

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	
	380	335	255



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● NWJIX	1.04	7.52	7.80	5.66	4.65	4.02	6.72
● Benchmark	0.62	6.79	6.98	5.24	4.18	3.64	7.34
● Category Avg	0.94	6.52	6.65	4.80	4.09	3.60	6.41
Category Percentile	-	-	14	12	14	19	-
Category Rank	-	-	58/417	46/380	47/335	48/255	-

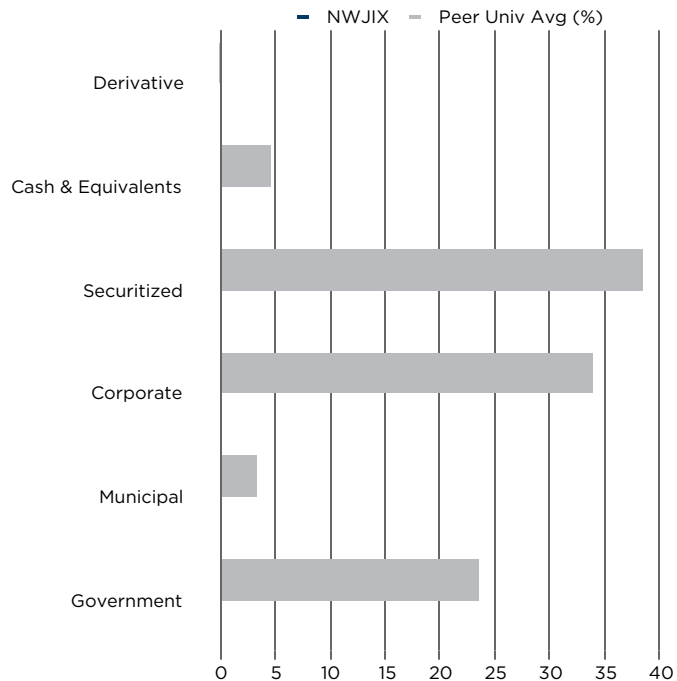
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
NWJIX	9.84	-0.44	3.39	4.14	-0.05	5.12	-1.23	6.88	6.61	7.67
Benchmark	8.72	0.01	3.54	2.65	0.55	5.97	-2.02	4.21	7.84	6.54
Morningstar Category Avg	8.29	-0.52	3.76	3.24	-0.27	5.13	-1.38	6.85	5.78	7.71
Morningstar Category Percentile	4	47	62	24	51	60	23	30	46	33
Morningstar Category Rank	17/430	479/1019	611/986	236/985	531/1042	623/1038	248/1079	-	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Nationwide Loomis Core Bond Fund Class R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	NWJIX	Peer Univ Avg
Total number of Holdings	470	1642
Total Assets (\$M)	167	11,498
Turnover (%) (most recent avail)	@NA	165

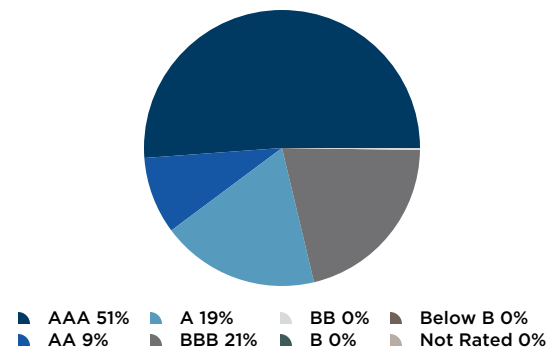
TOP HOLDINGS

	NWJIX
United States Treasury Bonds 1.12%	2.91
United States Treasury Notes 1.12%	2.63
Federal National Mortgage Association 0.4%	2.38
United States Treasury Bonds 4.38%	2.37
United States Treasury Bonds 2.25%	2.29
United States Treasury Notes 0.25%	1.87
United States Treasury Bills	1.69
United States Treasury Bonds 2%	1.65
Government National Mortgage Association 0.55%	1.57
United States Treasury Notes 0.62%	1.48
% of portfolio in Top 10	20.84

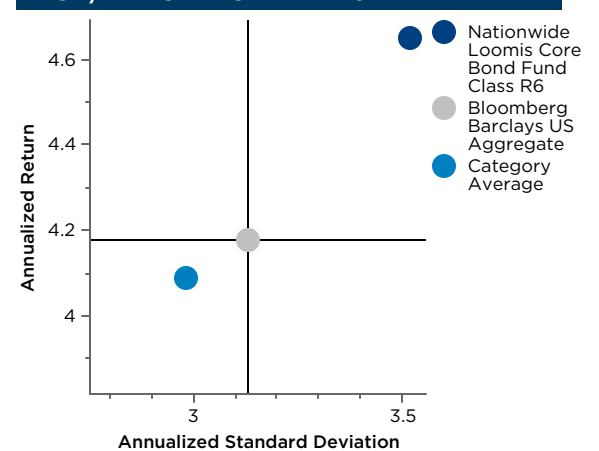
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.01	-	-0.00	0.02	-	0.02
Beta	1.10	-	0.93	1.05	-	0.91
R-Squared	87.83	-	91.68	87.23	-	92.00
Sharpe Ratio	1.02	1.08	0.98	0.99	0.97	0.98
Information Ratio	0.29	-	-0.46	0.37	-	-0.10
Standard Deviation	3.91	3.32	3.21	3.52	3.13	2.98
Up Capture	114.66	-	93.69	113.89	-	96.45
Down Capture	124.00	-	100.22	112.16	-	95.35

QUALITY DISTRIBUTION



RISK/RETURN CHART - 5 YEAR



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

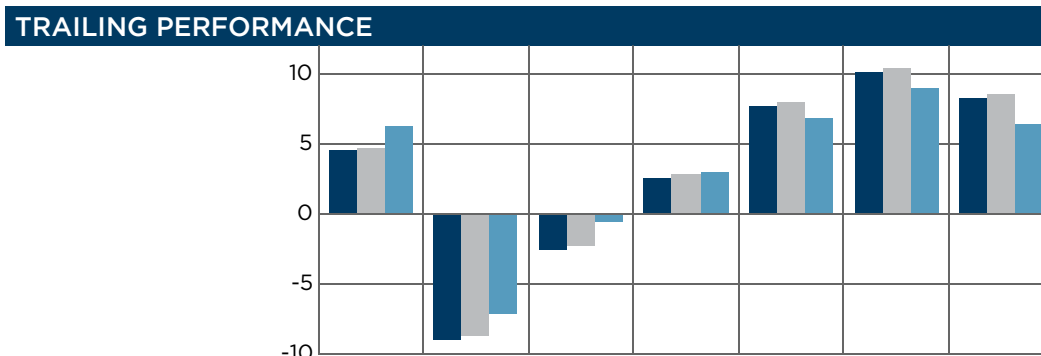
Nationwide Mid Cap Market Index Fund R6

Investment Strategy Summary

The investment seeks to match the performance of the Standard & Poor's MidCap 400® Index ("S&P MidCap 400 Index") as closely as possible before the deduction of fund expenses. The fund normally invests at least 80% of its net assets in equity securities of companies included in the S&P MidCap 400® Index. The S&P MidCap 400® Index includes approximately 400 stocks of mid-cap U.S. companies in a wide range of businesses. The adviser employs a "passive" management, or indexing, approach, which seeks to match approximately the performance of the S&P MidCap 400® Index before the deduction of fund expenses.

FUND INFORMATION	
Fund	GMXIX
Inception Date	12/29/1999
Fund Family	Nationwide Mutual Funds
Fund Subadviser	Blackrock Investment Management, Llc
Portfolio Manager(s)	Alan Mason, Rachel Aguirre, Jennifer Hsui, et al.
Manager tenure (average)	2.9 years
Morningstar Category	Mid-Cap Blend
Benchmark Index	S&P MidCap - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★	★★★	★★★
	368	295	213



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● GMXIX	4.66	-8.93	-2.56	2.59	7.80	10.17	8.38
● Benchmark	4.77	-8.62	-2.16	2.90	8.11	10.49	11.46
● Category Avg	6.29	-7.05	-0.51	3.04	6.96	9.05	10.86
Category Percentile	-	-	62	63	45	39	-
Category Rank	-	-	250/403	232/368	133/295	83/213	-

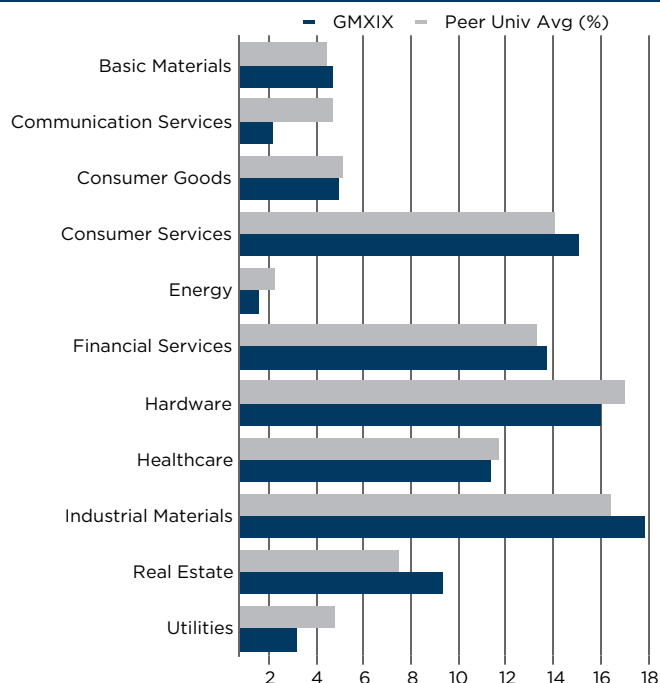
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
GMXIX	25.85	-11.25	15.85	20.49	-2.45	9.52	33.24	17.69	-2.37	26.33
Benchmark	26.20	-11.08	16.24	20.74	-2.18	9.77	33.50	17.88	-1.73	26.64
Morningstar Category Avg	25.87	-11.33	15.86	13.65	-4.51	7.83	34.35	15.85	-4.11	22.70
Morningstar Category Percentile	63	52	57	7	27	33	56	34	41	18
Morningstar Category Rank	255/404	241/464	253/443	30/427	117/432	122/369	223/399	140/412	174/424	78/433

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Nationwide Mid Cap Market Index Fund R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	GMXIX	Peer Univ Avg
Total number of Holdings	403	289
Total Assets (\$M)	460	3,447
P/E (12mo. trailing)	19.5	19.7
Price/Book	1.8	2.1
Market Cap (\$M)	5,187	10,988
Turnover (%) (most recent avail)	@NA	42
Earnings Growth Rate (12mo. trailing)	7%	18%

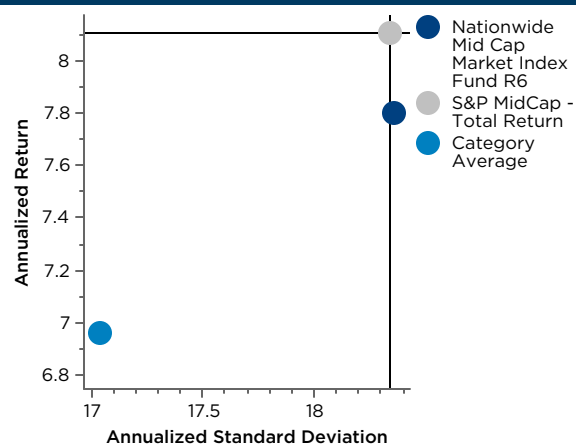
TOP HOLDINGS

	GMXIX
E-mini S&P MidCap 400 Future Dec 20	2.53
Pool Corp	0.79
FactSet Research Systems Inc	0.75
Fair Isaac Corp	0.73
Trimble Inc	0.72
Generac Holdings Inc	0.72
SolarEdge Technologies Inc	0.71
Masimo Corp	0.71
Monolithic Power Systems Inc	0.70
Cognex Corp	0.67
% of portfolio in Top 10	9.02

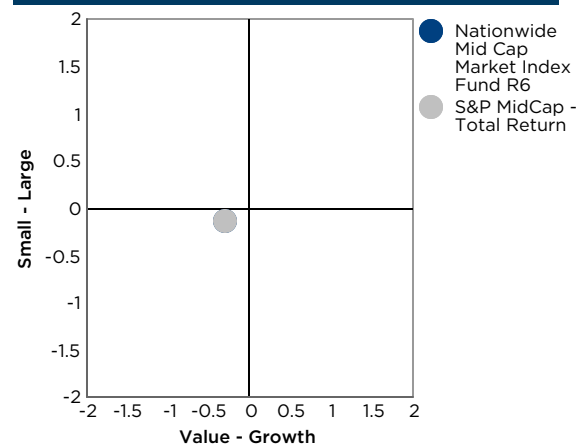
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.03	-	0.02	-0.02	-	-0.05
Beta	1.00	-	0.93	1.00	-	0.92
R-Squared	100.00	-	99.26	100.00	-	98.95
Sharpe Ratio	0.04	0.06	0.07	0.36	0.38	0.34
Information Ratio	-3.06	-	0.06	-3.29	-	-0.51
Standard Deviation	21.79	21.76	20.28	18.36	18.34	17.04
Up Capture	99.12	-	88.11	98.87	-	81.50
Down Capture	100.32	-	93.49	100.38	-	93.85

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Nationwide S&P 500 Index Fund R6

Investment Strategy Summary

The investment seeks to provide investment results that correspond to the price and yield performance of publicly traded common stocks, as represented by the Standard & Poor's 500® Index ("S&P 500 Index"). The fund employs a "passive" management, or indexing, approach, which seeks to match approximately the performance of the S&P 500 Index before the deduction of fund expenses. It normally invests at least 80% of its net assets in equity securities of companies included in the S&P 500 Index. The S&P 500 Index includes approximately 500 stocks of large U.S. companies in a wide range of businesses.

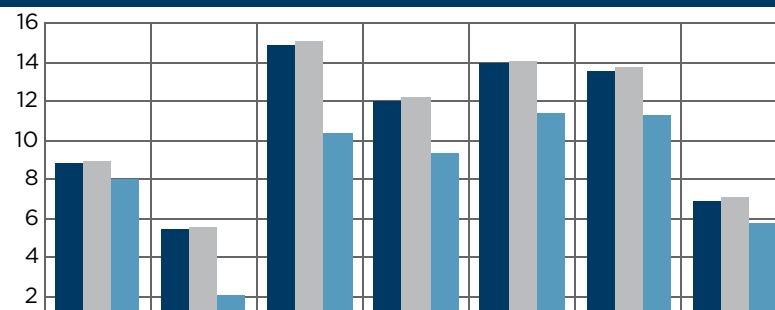
FUND INFORMATION

Fund	GRMIX
Inception Date	12/30/1999
Fund Family	Nationwide Mutual Funds
Fund Subadviser	Blackrock Investment Management, Llc
Portfolio Manager(s)	Alan Mason, Rachel Aguirre, Jennifer Hsui, et al.
Manager tenure (average)	2.9 years
Morningstar Category	Large Blend
Benchmark Index	S&P 500 - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY

Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	★★★★
	1229	1066	819

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● GRMIX	8.85	5.44	14.92	12.08	13.95	13.54	6.87
● Benchmark	8.93	5.57	15.15	12.28	14.15	13.74	10.74
● Category Avg	8.05	2.08	10.38	9.42	11.47	11.34	9.87
Category Percentile	-	-	30	24	17	16	-
Category Rank	-	-	411/1370	295/1229	181/1066	131/819	-

CALENDAR YEAR PERFORMANCE (%)

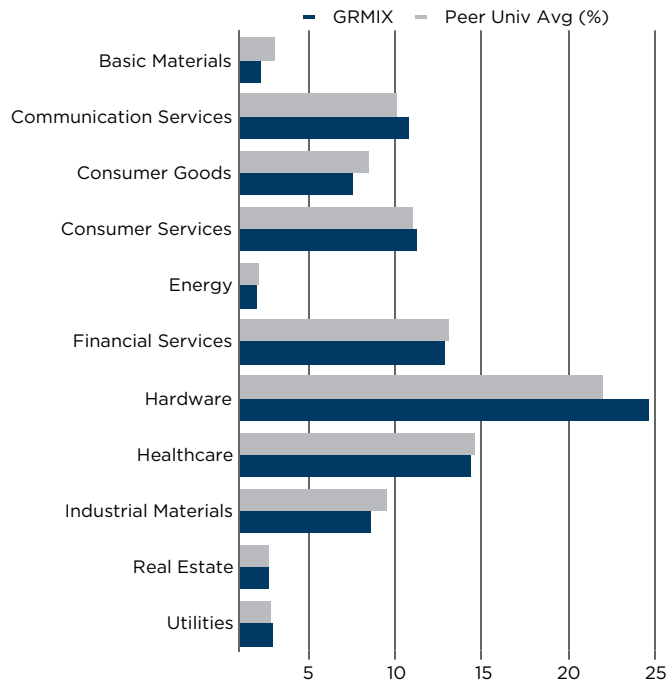
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
GRMIX	31.23	-4.56	21.64	11.78	1.25	13.49	32.19	15.80	1.88	14.87
Benchmark	31.49	-4.38	21.83	11.96	1.38	13.69	32.39	16.00	2.11	15.06
Morningstar Category Avg	28.62	-6.24	20.45	10.06	-1.46	10.73	31.32	14.85	-1.40	14.18
Morningstar Category Percentile	31	33	34	30	22	20	44	39	19	32
Morningstar Category Rank	430/1387	463/1402	475/1396	423/1409	353/1606	314/1568	686/1559	658/1686	339/1786	643/2010

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Nationwide S&P 500 Index Fund R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	GRMIX	Peer Univ Avg
Total number of Holdings	508	280
Total Assets (\$M)	209	12,471
P/E (12mo. trailing)	23.3	22.2
Price/Book	3.2	3.1
Market Cap (\$M)	156,475	116,379
Turnover (%) (most recent avail)	@NA	47
Earnings Growth Rate (12mo. trailing)	11%	19%

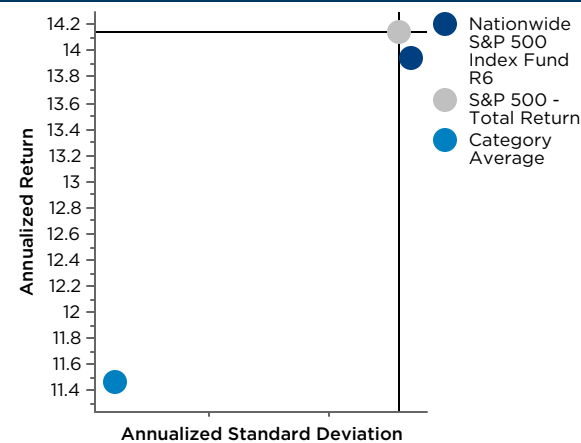
TOP HOLDINGS

	GRMIX
Apple Inc	6.60
Microsoft Corp	5.64
Amazon.com Inc	4.75
Facebook Inc A	2.23
Alphabet Inc A	1.56
Alphabet Inc Class C	1.53
Berkshire Hathaway Inc Class B	1.50
Johnson & Johnson	1.39
Procter & Gamble Co	1.23
E-mini S&P 500 Future Dec 20	1.21
% of portfolio in Top 10	27.63

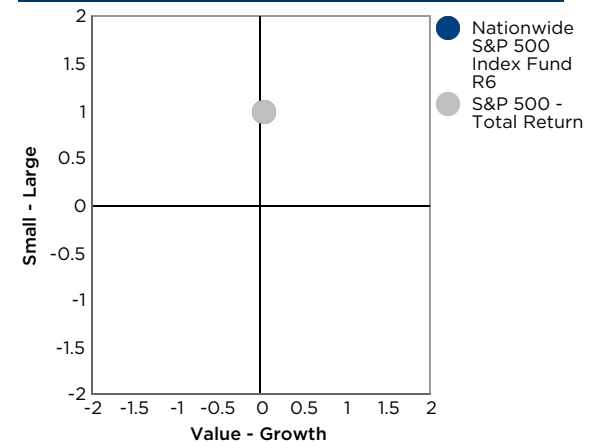
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.02	-	-0.20	-0.02	-	-0.18
Beta	1.00	-	0.98	1.00	-	0.98
R-Squared	100.00	-	99.57	100.00	-	99.46
Sharpe Ratio	0.60	0.61	0.45	0.87	0.88	0.71
Information Ratio	-2.56	-	-2.44	-2.12	-	-2.44
Standard Deviation	17.52	17.49	17.21	14.77	14.76	14.52
Up Capture	99.54	-	89.06	99.18	-	87.35
Down Capture	100.33	-	101.24	100.30	-	102.31

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

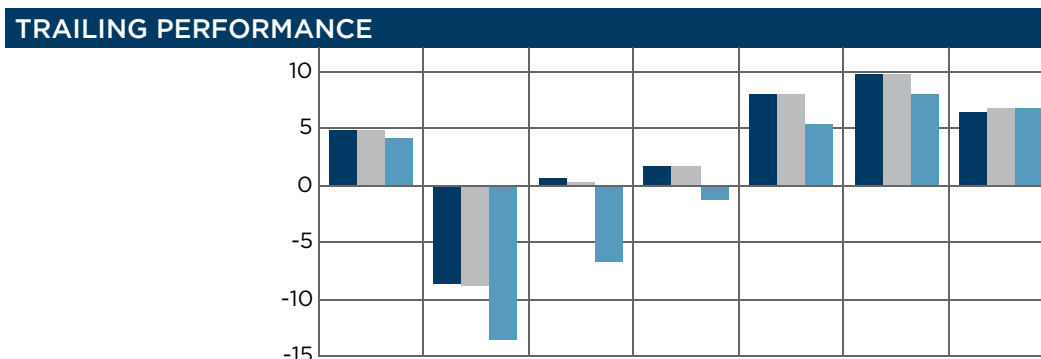
Nationwide Small Cap Index Fund R6

Investment Strategy Summary

The investment seeks to match the performance of the Russell 2000® Index as closely as possible before the deduction of fund expenses. The fund employs a "passive" management, or indexing, approach, which seeks to match approximately the performance of the Russell 2000® Index before the deduction of fund expenses. It normally invests at least 80% of its net assets in a statistically selected sampling of equity securities of companies included in the Russell 2000® Index. The Russell 2000® Index is composed of approximately 2,000 common stocks of small-cap U.S. companies in a wide range of businesses.

FUND INFORMATION	
Fund	GMRIX
Inception Date	12/29/1999
Fund Family	Nationwide Mutual Funds
Fund Subadviser	Blackrock Investment Management, Llc
Portfolio Manager(s)	Alan Mason, Rachel Aguirre, Jennifer Hsui, et al.
Manager tenure (average)	2.9 years
Morningstar Category	Small Blend
Benchmark Index	Russell 2000 - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	★★★★
	617	503	358



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● GMRIX	4.95	-8.57	0.61	1.76	7.97	9.82	6.55
● Benchmark	4.93	-8.69	0.39	1.77	8.00	9.85	10.97
● Category Avg	4.14	-13.55	-6.62	-1.19	5.34	8.12	28.48
Category Percentile	-	-	18	21	16	23	-
Category Rank	-	-	118/658	130/617	80/503	82/358	-

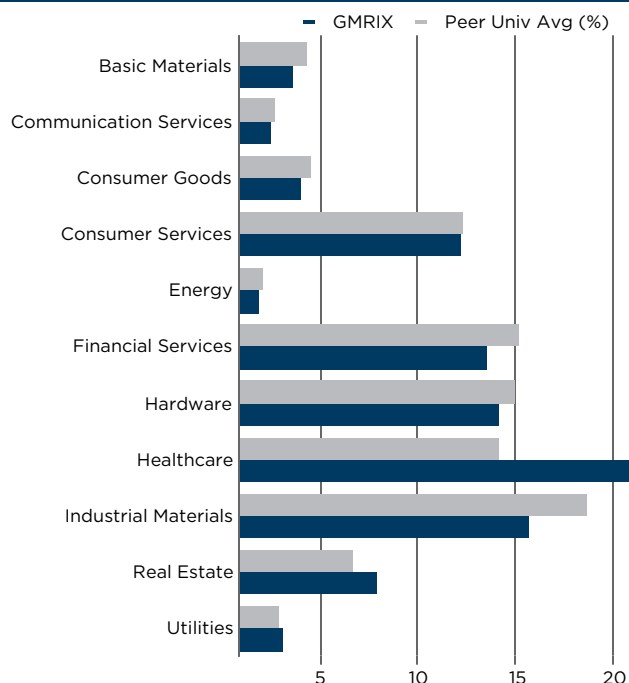
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
GMRIX	25.53	-11.17	14.54	21.27	-4.43	4.89	38.85	16.35	-4.35	26.97
Benchmark	25.52	-11.01	14.65	21.31	-4.41	4.89	38.82	16.35	-4.18	26.85
Morningstar Category Avg	23.51	-12.73	12.40	20.60	-5.33	3.82	37.55	15.30	-4.27	25.61
Morningstar Category Percentile	34	35	25	44	47	45	35	35	59	34
Morningstar Category Rank	239/702	269/769	200/802	330/750	367/780	332/737	238/681	232/662	384/650	221/649

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Nationwide Small Cap Index Fund R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	GMRX	Peer Univ Avg
Total number of Holdings	2020	391
Total Assets (\$M)	65	1,580
P/E (12mo. trailing)	16.3	16.3
Price/Book	1.5	1.6
Market Cap (\$M)	1,843	2,367
Turnover (%) (most recent avail)	@NA	48
Earnings Growth Rate (12mo. trailing)	3%	16%

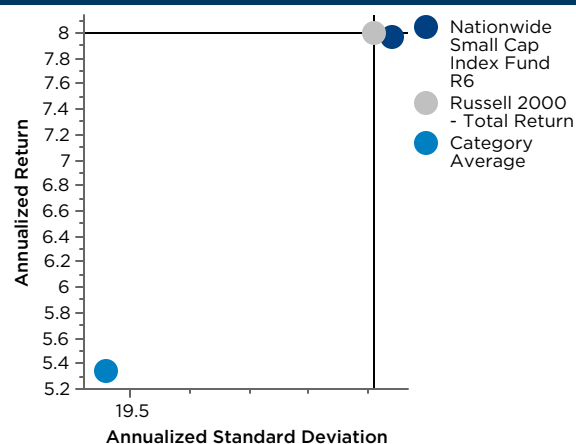
TOP HOLDINGS

	GMRX
E-mini Russell 2000 Index Future Dec 20	1.91
Penn National Gaming Inc	0.57
Sunrun Inc	0.48
Caesars Entertainment Inc	0.40
MyoKardia Inc	0.36
Novavax Inc	0.35
iRhythm Technologies Inc	0.34
LHC Group Inc	0.33
Churchill Downs Inc	0.32
Mirati Therapeutics Inc	0.32
% of portfolio in Top 10	5.40

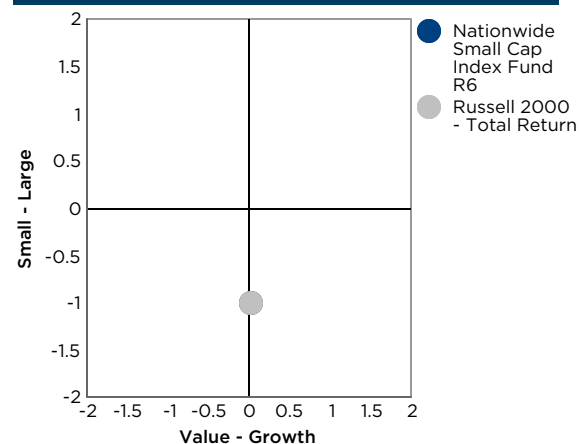
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.00	-	-0.24	-0.00	-	-0.19
Beta	1.00	-	0.99	1.00	-	0.97
R-Squared	100.00	-	99.34	100.00	-	99.13
Sharpe Ratio	0.00	0.01	-0.13	0.34	0.34	0.22
Information Ratio	-0.10	-	-1.60	-0.22	-	-1.41
Standard Deviation	22.71	22.68	22.47	19.94	19.91	19.46
Up Capture	100.15	-	88.71	100.17	-	84.03
Down Capture	100.10	-	101.35	100.14	-	99.66

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Nationwide Small Company Growth Fd Inst Svc

Investment Strategy Summary

The investment seeks long-term capital appreciation; current income is a secondary consideration in selecting portfolio investments. The fund normally invests at least 80% of its net assets in common stocks of small companies. It employs a "growth" style of investing. In other words, the fund's subadviser seeks companies whose earnings are expected to grow consistently faster than those of other companies. In pursuing this approach, the subadviser seeks to build a portfolio of exceptional small companies, purchased early in their corporate life cycle, that have the wherewithal to become exceptional large companies.

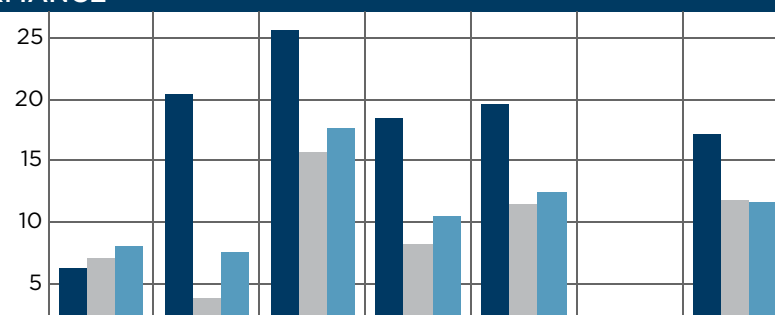
FUND INFORMATION

Fund	NWSIX
Inception Date	1/03/2012
Fund Family	Nationwide Mutual Funds
Fund Subadviser	Brown Capital Management
Portfolio Manager(s)	Kempton Ingersol, Keith Lee, Damien Davis, et al.
Manager tenure (average)	5.6 years
Morningstar Category	Small Growth
Benchmark Index	Russell 2000 Growth - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY

Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	
	579	513	384

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● NWSIX	6.23	20.43	25.59	18.43	19.55	-	17.11
● Benchmark	7.16	3.88	15.71	8.18	11.42	12.34	9.76
● Category Avg	8.08	7.57	17.70	10.58	12.41	12.07	10.66
Category Percentile	-	-	34	19	11	-	-
Category Rank	-	-	212/624	110/579	56/513	-	-

CALENDAR YEAR PERFORMANCE (%)

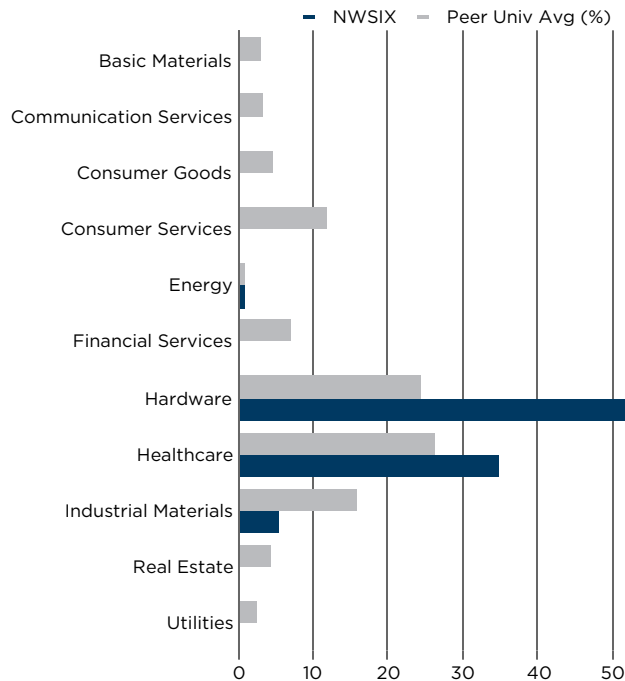
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
NWSIX	28.93	1.59	28.20	10.40	6.94	2.25	45.90	16.98	-	-
Benchmark	28.48	-9.31	22.17	11.32	-1.38	5.60	43.30	14.59	-2.91	29.09
Morningstar Category Avg	27.66	-5.96	21.75	11.04	-2.52	2.58	40.83	13.19	-3.64	26.99
Morningstar Category Percentile	39	13	15	50	3	57	22	17	-	-
Morningstar Category Rank	250/640	88/676	103/684	334/669	22/730	412/722	157/714	126/743	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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Nationwide Small Company Growth Fd Inst Svc (continued)

FUND COMPOSITION



FUND STATISTICS

	NWSIX	Peer Univ Avg
Total number of Holdings	@NA	174
Total Assets (\$M)	279	1,694
P/E (12mo. trailing)	@NA	28.5
Price/Book	@NA	3.3
Market Cap (\$M)	@NA	3,221
Turnover (%) (most recent avail)	@NA	52
Earnings Growth Rate (12mo. trailing)	@NA%	18%

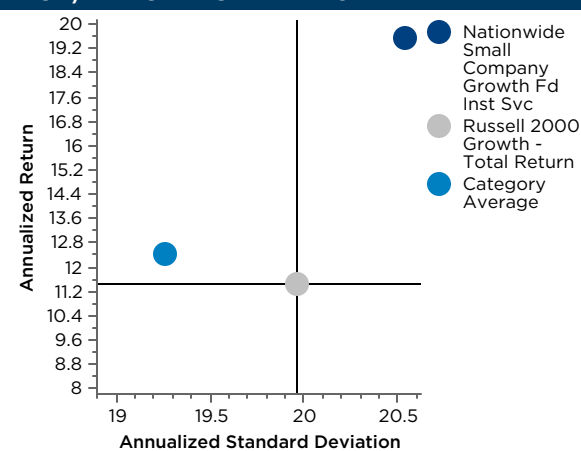
TOP HOLDINGS

	NWSIX
iRhythm Technologies Inc	4.89
Abiomed Inc	4.65
Cognex Corp	4.58
Manhattan Associates Inc	4.52
Q2 Holdings Inc	4.35
Veeva Systems Inc Class A	4.34
Proto Labs Inc	4.27
Ansys Inc	4.04
Paycom Software Inc	4.01
AppFolio Inc A	3.78
% of portfolio in Top 10	43.42

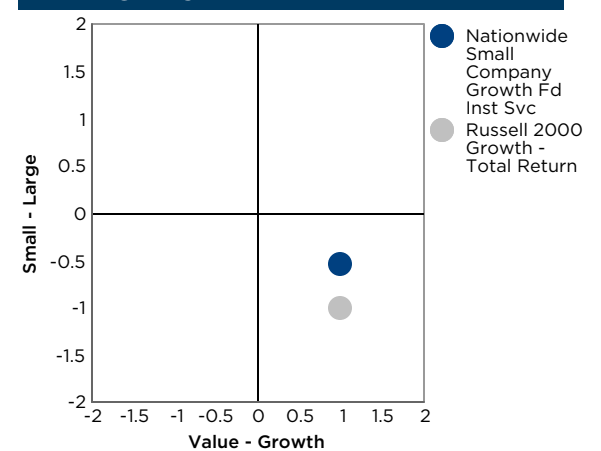
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.80	-	0.19	0.66	-	0.11
Beta	0.96	-	0.98	0.95	-	0.96
R-Squared	86.59	-	99.06	84.61	-	98.83
Sharpe Ratio	0.71	0.29	0.40	0.90	0.51	0.58
Information Ratio	1.18	-	1.08	1.00	-	0.44
Standard Deviation	23.52	22.79	22.48	20.54	19.96	19.26
Up Capture	124.29	-	102.27	116.38	-	94.83
Down Capture	88.34	-	95.49	85.49	-	94.97

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

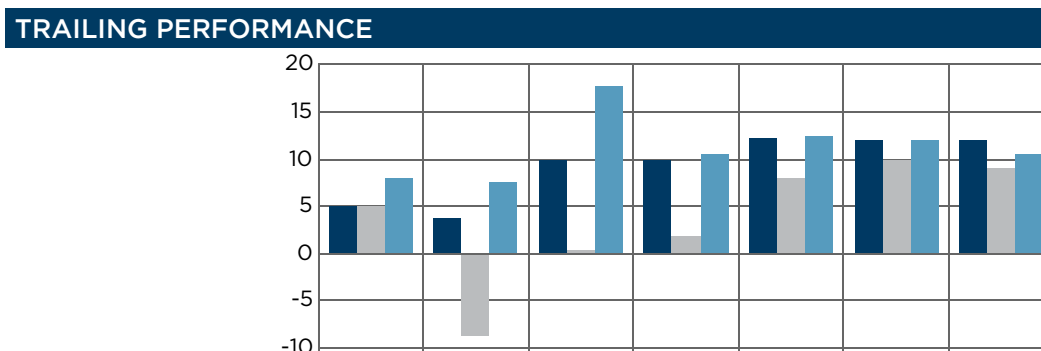
Neuberger Berman Genesis Fd CI R6

Investment Strategy Summary

The investment seeks growth of capital. The fund invests mainly in common stocks of small-capitalization companies, which it defines as those with a total market capitalization within the market capitalization range of companies in the Russell 2000® Index at the time of initial purchase. It may continue to hold or add to a position in a company after its market capitalization has moved outside the range of the Russell 2000® Index. The fund seeks to reduce risk by diversifying among many companies and industries.

FUND INFORMATION	
Fund	NRGSX
Inception Date	3/15/2013
Fund Family	Neuberger Berman Equity Funds
Fund Subadviser	Neuberger Berman Llc
Portfolio Manager(s)	Judith Vale, Robert D'Alelio, Brett Reiner
Manager tenure (average)	17.5 years
Morningstar Category	Small Growth
Benchmark Index	Russell 2000 - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★	★★★	
	579	513	384



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● NRGSX	5.01	3.68	9.93	10.01	12.20	12.08	12.12
● Benchmark	4.93	-8.69	0.39	1.77	8.00	9.85	10.97
● Category Avg	8.08	7.57	17.70	10.58	12.41	12.07	10.66
Category Percentile	-	-	67	51	52	66	-
Category Rank	-	-	418/624	295/579	267/513	253/384	-

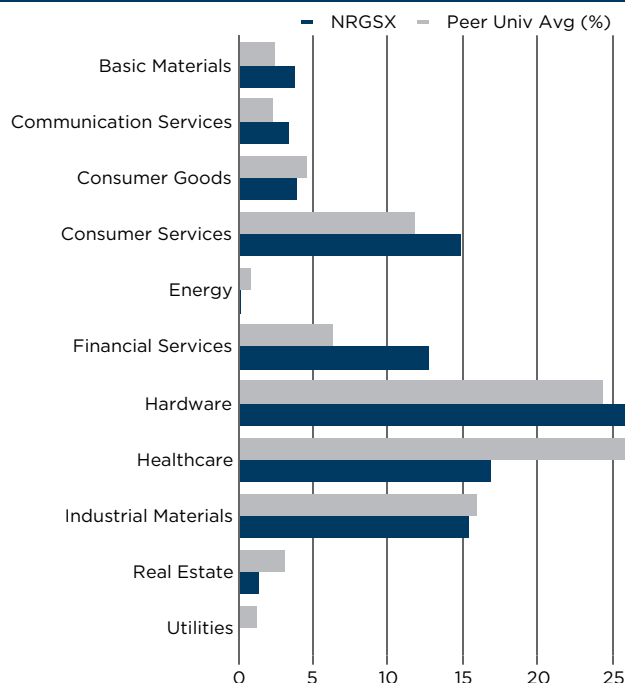
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
NRGSX	29.76	-6.42	15.88	18.44	0.47	0.02	37.23	9.93	4.70	21.42
Benchmark	25.52	-11.01	14.65	21.31	-4.41	4.89	38.82	16.35	-4.18	26.85
Morningstar Category Avg	27.66	-5.96	21.75	11.04	-2.52	2.58	40.83	13.19	-3.64	26.99
Morningstar Category Percentile	35	57	74	17	21	93	76	87	4	87
Morningstar Category Rank	224/640	385/676	506/684	114/669	153/730	697/749	534/703	-	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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Neuberger Berman Genesis Fd Cl R6 (continued)

FUND COMPOSITION



FUND STATISTICS

	NRGSX	Peer Univ Avg
Total number of Holdings	102	180
Total Assets (\$M)	4,265	1,706
P/E (12mo. trailing)	28.8	28.2
Price/Book	4.3	3.5
Market Cap (\$M)	5,578	3,492
Turnover (%) (most recent avail)	5	53
Earnings Growth Rate (12mo. trailing)	10%	21%

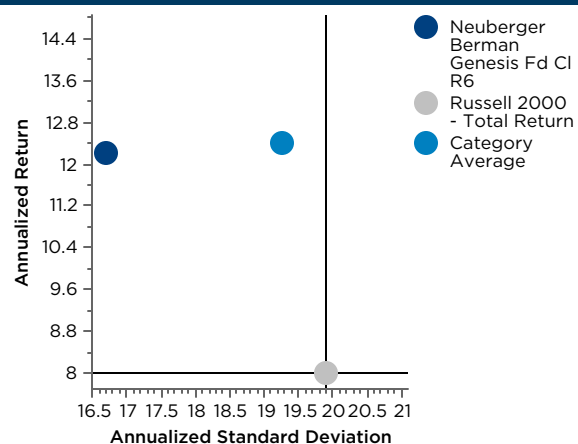
TOP HOLDINGS

	NRGSX
Pool Corp	3.77
West Pharmaceutical Services Inc	3.42
Fair Isaac Corp	2.47
Aspen Technology Inc	2.36
Manhattan Associates Inc	2.29
MarketAxess Holdings Inc	2.21
Bio-Techne Corp	2.14
Emergent BioSolutions Inc	2.06
Tyler Technologies Inc	2.03
Chemed Corp	2.00
% of portfolio in Top 10	24.75

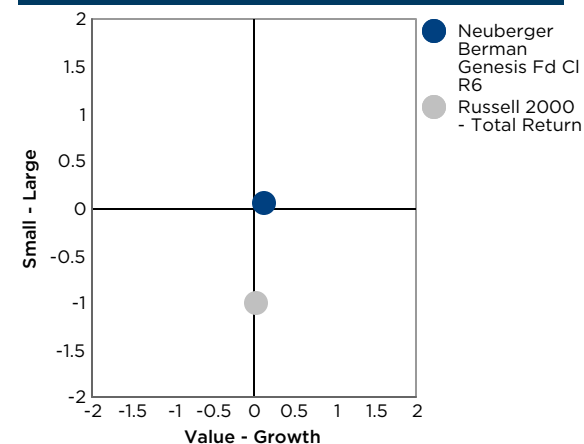
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.66	-	0.70	0.43	-	0.37
Beta	0.81	-	0.97	0.79	-	0.94
R-Squared	89.88	-	95.72	89.65	-	94.59
Sharpe Ratio	0.43	0.01	0.40	0.66	0.34	0.58
Information Ratio	1.10	-	1.87	0.62	-	0.95
Standard Deviation	19.41	22.68	22.48	16.69	19.91	19.26
Up Capture	100.42	-	116.63	85.62	-	104.61
Down Capture	80.98	-	87.82	81.67	-	90.87

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

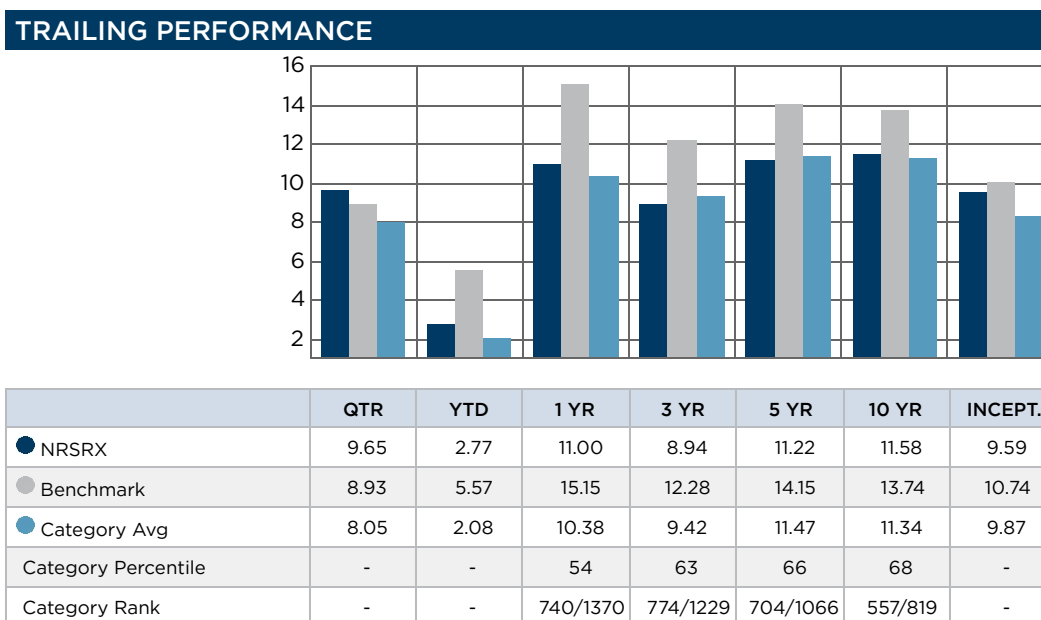
Neuberger Berman Sustainable Equity Fund - Class R6

Investment Strategy Summary

The investment seeks long-term growth of capital by investing primarily in securities of companies that meet the fund's environmental, social and governance (ESG) criteria. The fund invests primarily in common stocks of mid- to large-capitalization companies that meet the fund's quality oriented financial and ESG criteria. It seeks to reduce risk by investing across many different industries. The portfolio managers employ a research driven and valuation sensitive approach to stock selection, with a focus on long term sustainability.

FUND INFORMATION	
Fund	NRSRX
Inception Date	3/15/2013
Fund Family	Neuberger Berman Equity Funds
Fund Subadviser	--
Portfolio Manager(s)	Ingrid Dyott, Sajjad Ladiwala
Manager tenure (average)	16.8 years
Morningstar Category	Large Blend
Benchmark Index	S&P 500 - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★	★★★	
	1229	1066	819



CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
NRSRX	26.18	-5.56	18.85	10.38	-0.14	10.77	38.46	10.95	-2.90	22.79
Benchmark	31.49	-4.38	21.83	11.96	1.38	13.69	32.39	16.00	2.11	15.06
Morningstar Category Avg	28.62	-6.24	20.45	10.06	-1.46	10.73	31.32	14.85	-1.40	14.18
Morningstar Category Percentile	81	49	96	5	82	43	7	90	80	3
Morningstar Category Rank	1123/1387	687/1402	1308/1363	73/1463	1378/1681	735/1710	120/1712	-	-	-

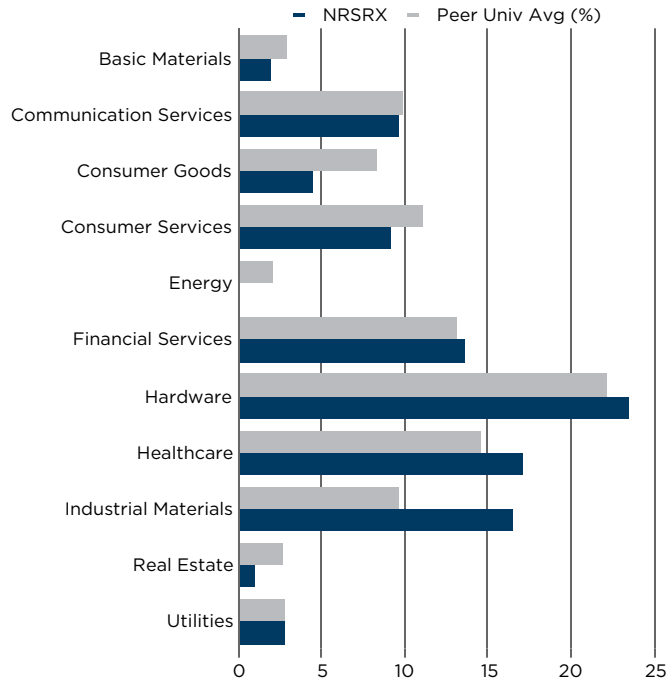
PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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Neuberger Berman Sustainable Equity Fund - Class R6

(continued)

FUND COMPOSITION



FUND STATISTICS

FUND STATISTICS	NRSRX	Peer Univ Avg
Total number of Holdings	46	275
Total Assets (\$M)	228	12,471
P/E (12mo. trailing)	21.1	22.3
Price/Book	3.4	3.2
Market Cap (\$M)	77,603	116,761
Turnover (%) (most recent avail)	9	47
Earnings Growth Rate (12mo. trailing)	12%	19%

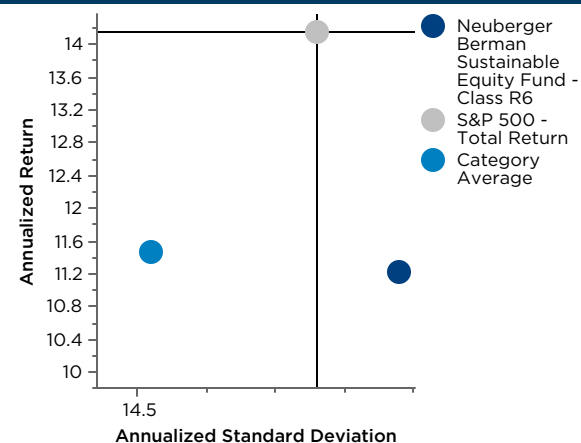
TOP HOLDINGS

TOP HOLDINGS	NRSRX
Microsoft Corp	5.59
Vestas Wind Systems A/S	4.81
Texas Instruments Inc	4.53
Comcast Corp Class A	3.85
Alphabet Inc A	3.79
Mastercard Inc A	3.46
United Rentals Inc	3.20
Cognizant Technology Solutions Corp A	3.16
Unilever NV ADR	3.12
Danaher Corp	2.98
% of portfolio in Top 10	38.51

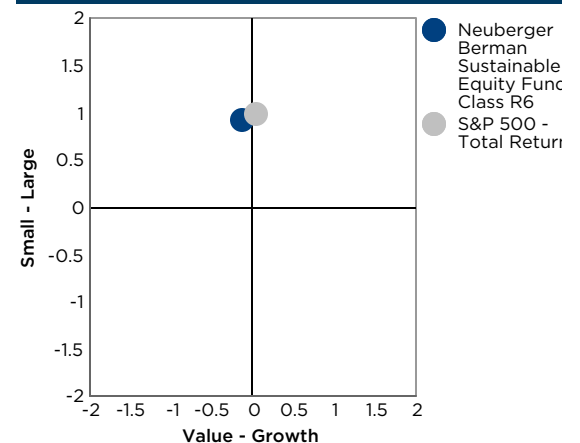
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.23	-	-0.20	-0.20	-	-0.18
Beta	0.98	-	0.98	0.99	-	0.98
R-Squared	96.90	-	99.57	95.84	-	99.46
Sharpe Ratio	0.42	0.61	0.45	0.68	0.88	0.71
Information Ratio	-1.08	-	-2.44	-0.96	-	-2.44
Standard Deviation	17.37	17.49	17.21	14.88	14.76	14.52
Up Capture	88.09	-	89.06	86.34	-	87.35
Down Capture	102.16	-	101.24	102.62	-	102.31

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



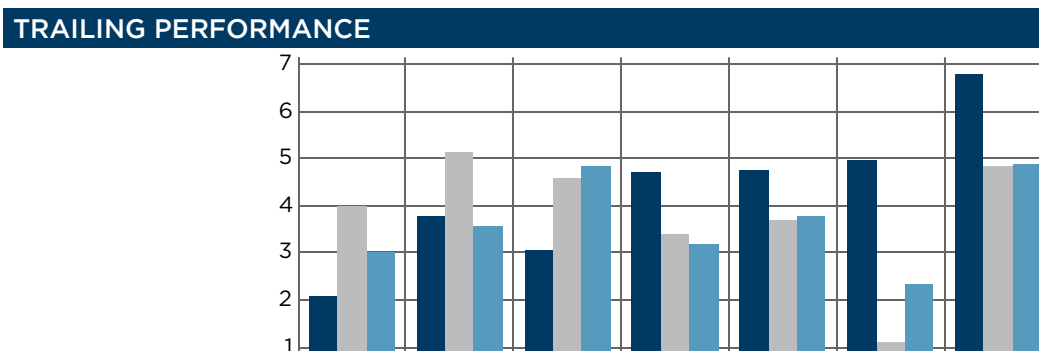
PIMCO International Bond Fund (U.S. Dollar-Hedged) - Administrative Class

Investment Strategy Summary

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund seeks to achieve its investment objective by investing under normal circumstances at least 80% of its assets in Fixed Income Instruments. It will invest under normal circumstances in Fixed Income Instruments that are economically tied to at least three non-U.S. countries. The fund invests primarily in investment grade debt securities, but may invest up to 10% of its total assets in junk bonds as rated by Moody's, S&P or Fitch, or, if unrated, as determined by PIMCO. It is non-diversified.

FUND INFORMATION	
Fund	PFRAX
Inception Date	1/28/1997
Fund Family	PIMCO Funds
Fund Subadviser	--
Portfolio Manager(s)	Andrew Balls, Lorenzo Pagani, Sachin Gupta
Manager tenure (average)	6.0 years
Morningstar Category	World Bond-USD Hedged
Benchmark Index	Bloomberg Barclays Global Majors (x US)

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★	★★★★	★★★★★
	91	59	38



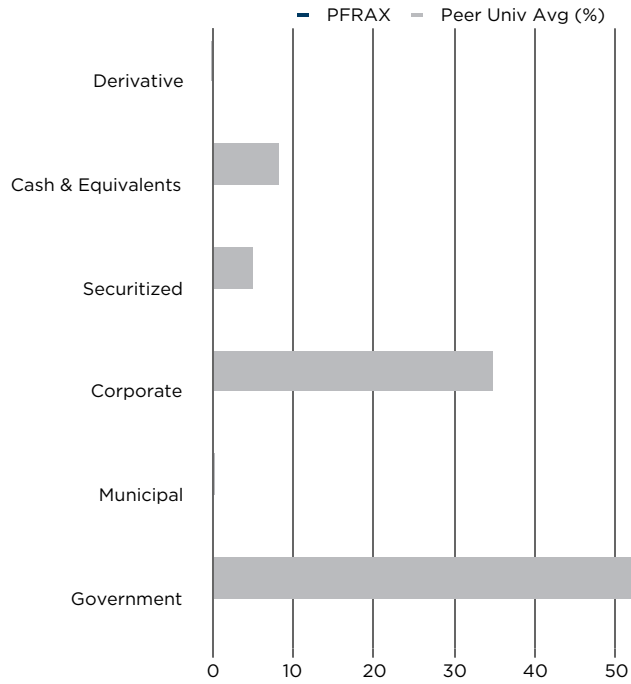
	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● PFRAX	2.08	3.77	3.08	4.71	4.76	4.98	6.78
● Benchmark	4.01	5.12	4.57	3.41	3.68	1.10	5.74
● Category Avg	3.03	3.57	4.83	3.17	3.79	2.33	7.33
Category Percentile	-	-	58	48	27	7	-
Category Rank	-	-	63/108	44/91	16/59	3/38	-

CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
PFRAX	7.07	2.37	3.26	6.76	0.15	10.88	0.65	10.91	6.51	8.91
Benchmark	4.60	-0.77	8.76	2.11	-4.43	-2.97	-5.57	0.46	5.98	7.02
Morningstar Category Avg	6.83	-1.41	6.88	3.80	-4.13	1.69	-2.88	7.75	3.29	6.80
Morningstar Category Percentile	77	5	74	13	10	1	15	17	13	19
Morningstar Category Rank	79/102	16/310	224/303	44/339	37/367	4/385	55/365	54/315	39/297	51/270

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

PIMCO International Bond Fund (U.S. Dollar-Hedged) - Administrative Class (continued)

FUND COMPOSITION



FUND STATISTICS

FUND STATISTICS	PFRAX	Peer Univ Avg
Total number of Holdings	1454	560
Total Assets (\$M)	123	1,892
Turnover (%) (most recent avail)	333	97

TOP HOLDINGS

TOP HOLDINGS	PFRAX
Federal National Mortgage Association 4%	9.98
Federal National Mortgage Association 4%	8.71
Fin Fut Eux Euro-Btp 06/08/20	8.06
10 Year Japanese Government Bond Future June 20	6.55
Federal National Mortgage Association 3.5%	6.08
2 Year Treasury Note Future June 20	5.86
Pimco Fds	5.50
5 Year Treasury Note Future June 20	5.20
Federal National Mortgage Association 3.5%	5.06
Japan (Government Of) 1.7%	3.91
% of portfolio in Top 10	64.91

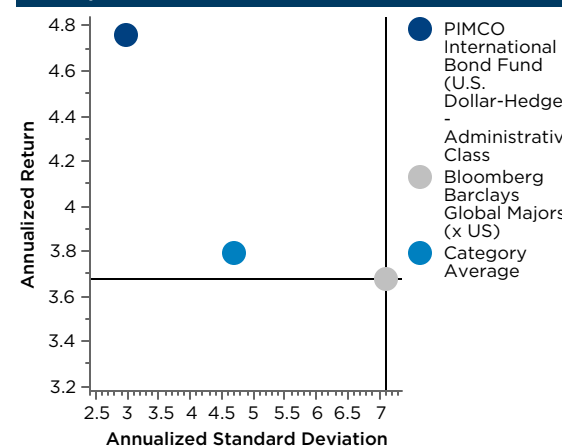
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.29	-	0.08	0.32	-	0.16
Beta	0.33	-	0.64	0.22	-	0.50
R-Squared	32.77	-	53.02	26.85	-	57.13
Sharpe Ratio	0.95	0.31	0.31	1.20	0.35	0.56
Information Ratio	0.28	-	-0.06	0.18	-	0.03
Standard Deviation	3.24	5.64	4.95	2.99	7.12	4.68
Up Capture	46.13	-	66.64	34.71	-	55.41
Down Capture	1.52	-	59.06	1.01	-	47.91

QUALITY DISTRIBUTION

No Data

RISK/RETURN CHART - 5 YEAR



Pimco Total Return Fund Administrative Shares

Investment Strategy Summary

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 20% of its total assets in high yield securities. It may invest up to 30% of its total assets in securities denominated in foreign currencies, and may invest beyond this limit in U.S. dollar-denominated securities of foreign issuers.

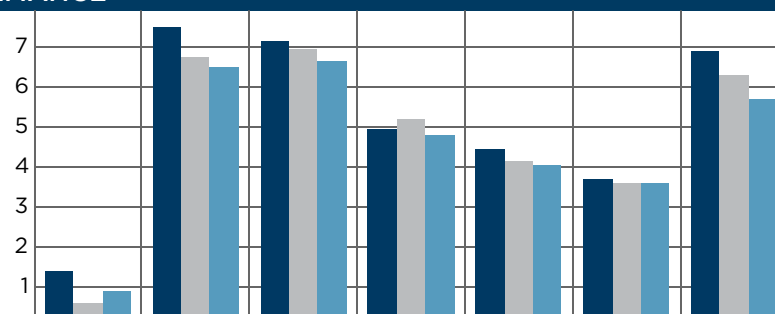
FUND INFORMATION

Fund	PTRAX
Inception Date	9/08/1994
Fund Family	PIMCO Funds
Fund Subadviser	--
Portfolio Manager(s)	Mark Kiesel, Scott Mather, Mohit Mittal
Manager tenure (average)	4.2 years
Morningstar Category	Intermediate Core-Plus Bond
Benchmark Index	Bloomberg Barclays US Aggregate

MORNINGSTAR RATING & FUNDS PER CATEGORY

Overall	3 YRS	5 YRS	10 YRS
★★★	★★★	★★★	★★★
	537	459	341

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● PTRAX	1.43	7.54	7.15	4.95	4.48	3.73	6.94
● Benchmark	0.62	6.79	6.98	5.24	4.18	3.64	7.34
● Category Avg	0.94	6.52	6.65	4.80	4.09	3.60	6.41
Category Percentile	-	-	40	49	45	67	-
Category Rank	-	-	242/605	263/537	207/459	228/341	-

CALENDAR YEAR PERFORMANCE (%)

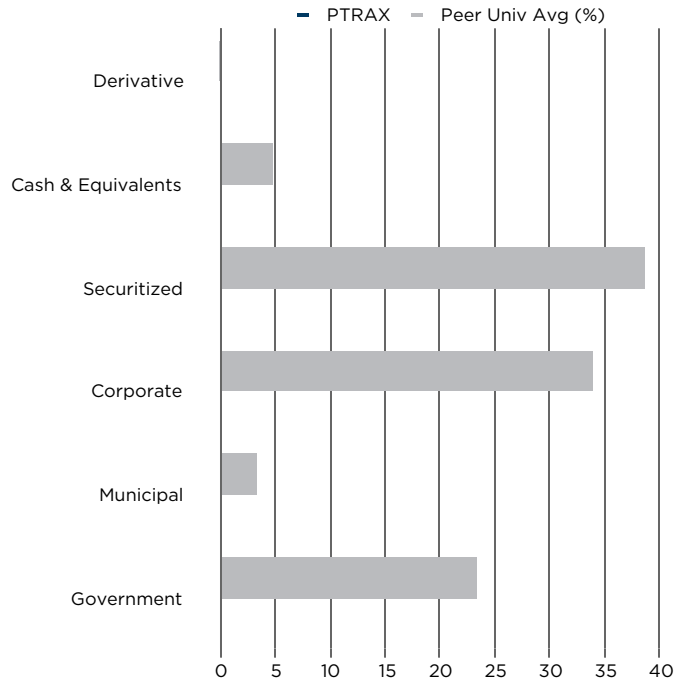
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
PTRAX	7.99	-0.51	4.87	2.34	0.48	4.43	-2.17	10.08	3.91	8.56
Benchmark	8.72	0.01	3.54	2.65	0.55	5.97	-2.02	4.21	7.84	6.54
Morningstar Category Avg	8.29	-0.52	3.76	3.24	-0.27	5.13	-1.38	6.85	5.78	7.71
Morningstar Category Percentile	76	51	14	72	24	76	68	13	88	28
Morningstar Category Rank	466/613	520/1019	138/986	709/985	250/1042	789/1038	734/1079	151/1165	1052/1195	326/1164

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Pimco Total Return Fund Administrative Shares (continued)

FUND COMPOSITION



FUND STATISTICS

FUND STATISTICS	PTRAX	Peer Univ Avg
Total number of Holdings	7269	1711
Total Assets (\$M)	1,748	11,498
Turnover (%) (most recent avail)	554	165

TOP HOLDINGS

TOP HOLDINGS	PTRAX
5 Year Treasury Note Future June 20	13.93
10 Year Treasury Note Future June 20	8.04
Government National Mortgage Association 4%	7.65
Pimco Fds	6.99
Federal National Mortgage Association 3%	6.29
Fin Fut Eux Euro-Btp 06/08/20	5.78
Ultra US Treasury Bond Future June 20	3.95
Government National Mortgage Association 4%	2.73
United States Treasury Bonds 3%	2.22
Federal National Mortgage Association 3%	2.15
% of portfolio in Top 10	59.72

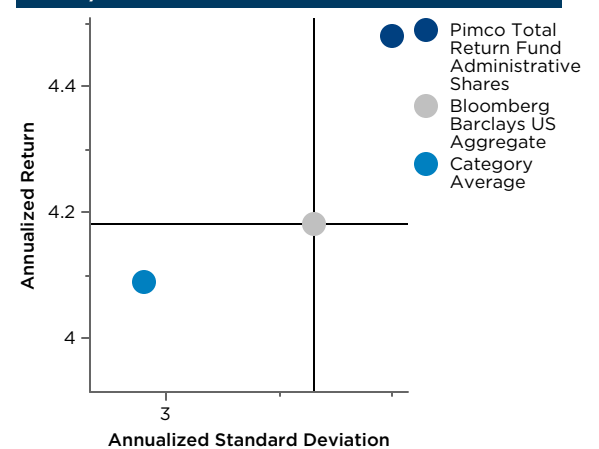
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.00	-	-0.00	0.05	-	0.02
Beta	0.95	-	0.93	0.93	-	0.91
R-Squared	87.15	-	91.68	83.23	-	92.00
Sharpe Ratio	0.98	1.08	0.98	1.04	0.97	0.98
Information Ratio	-0.24	-	-0.46	0.23	-	-0.10
Standard Deviation	3.37	3.32	3.21	3.20	3.13	2.98
Up Capture	95.32	-	93.69	101.56	-	96.45
Down Capture	98.65	-	100.22	91.23	-	95.35

QUALITY DISTRIBUTION

No Data

RISK/RETURN CHART - 5 YEAR



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

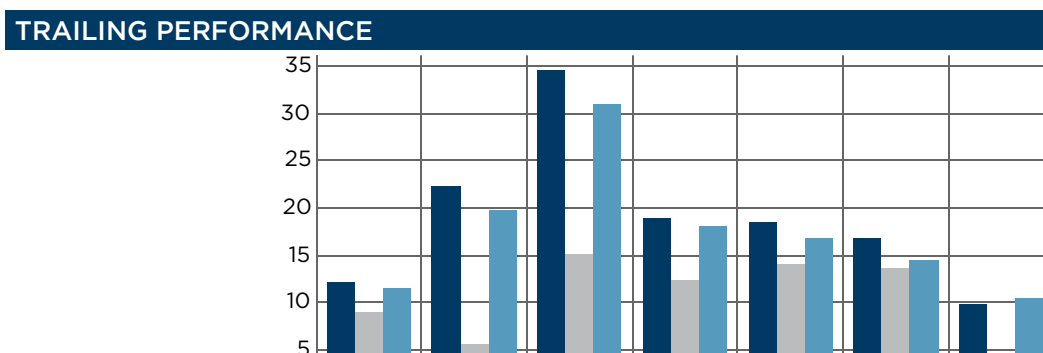
T. Rowe Price Growth Stock Fd

Investment Strategy Summary

The investment seeks long-term capital growth through investments in stocks. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in the common stocks of a diversified group of growth companies. While most assets will typically be invested in U.S. common stocks, the fund may invest in foreign stocks in keeping with the fund's objective.

FUND INFORMATION	
Fund	PRGFX
Inception Date	4/11/1950
Fund Family	T Rowe Price Growth Stock Fund Inc
Fund Subadviser	--
Portfolio Manager(s)	Joseph Fath
Manager tenure (average)	6.7 years
Morningstar Category	Large Growth
Benchmark Index	S&P 500 - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★	★★★	★★★★
	1229	1095	813



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● PRGFX	12.16	22.26	34.55	18.85	18.43	16.80	9.79
● Benchmark	8.93	5.57	15.15	12.28	14.15	13.74	10.74
● Category Avg	11.51	19.82	31.02	17.99	16.80	14.56	12.35
Category Percentile	-	-	37	47	37	23	-
Category Rank	-	-	491/1328	578/1229	405/1095	187/813	-

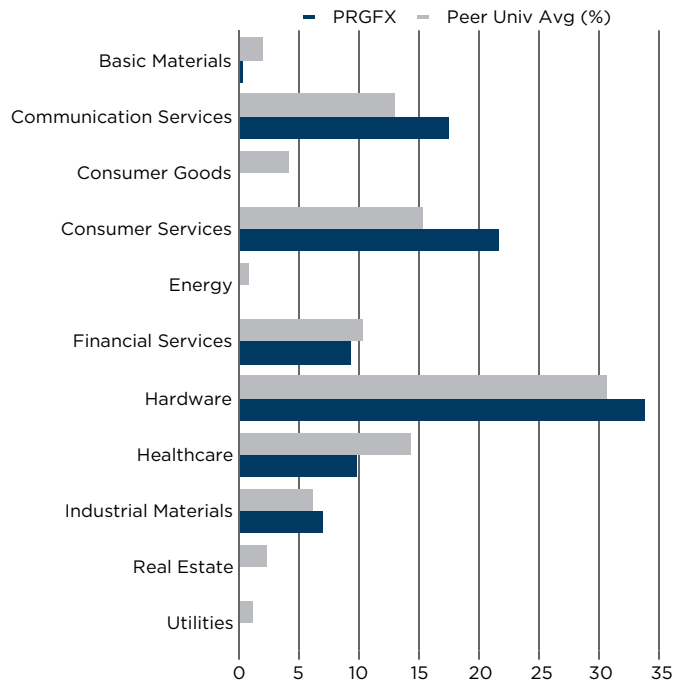
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
PRGFX	30.82	-1.03	33.63	1.41	10.85	8.83	39.20	18.92	-0.97	16.93
Benchmark	31.49	-4.38	21.83	11.96	1.38	13.69	32.39	16.00	2.11	15.06
Morningstar Category Avg	31.71	-2.18	27.84	3.19	3.57	10.07	33.87	15.24	-2.56	15.40
Morningstar Category Percentile	63	38	16	66	4	65	12	14	39	35
Morningstar Category Rank	857/1360	534/1405	218/1363	966/1463	67/1681	1112/1710	205/1712	235/1681	656/1683	601/1718

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

T. Rowe Price Growth Stock Fd (continued)

FUND COMPOSITION



FUND STATISTICS

	PRGFX	Peer Univ Avg
Total number of Holdings	86	109
Total Assets (\$M)	24,354	9,266
P/E (12mo. trailing)	35.8	34.6
Price/Book	5.4	6.4
Market Cap (\$M)	235,455	153,217
Turnover (%) (most recent avail)	23	40
Earnings Growth Rate (12mo. trailing)	15%	25%

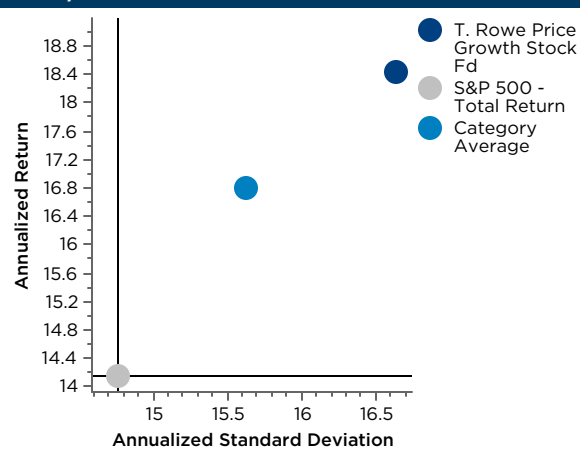
TOP HOLDINGS

	PRGFX
Amazon.com Inc	11.53
Microsoft Corp	8.54
Apple Inc	5.74
Facebook Inc A	5.28
Visa Inc Class A	2.89
Alibaba Group Holding Ltd ADR	2.87
Mastercard Inc A	2.81
Alphabet Inc A	2.78
Salesforce.com Inc	2.60
Alphabet Inc Class C	2.37
% of portfolio in Top 10	47.40

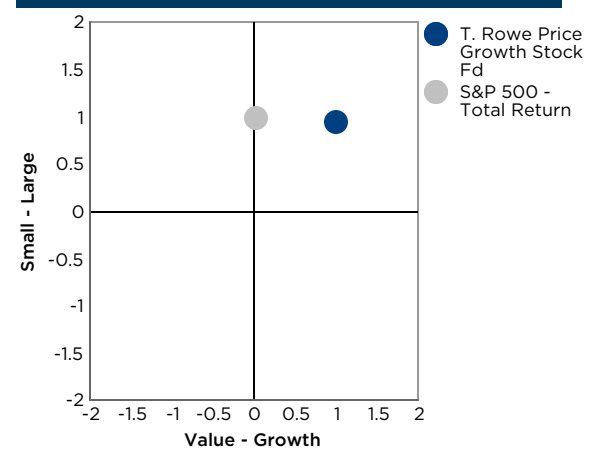
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.44	-	0.40	0.26	-	0.17
Beta	1.05	-	1.03	1.06	-	1.03
R-Squared	92.72	-	96.14	88.07	-	94.18
Sharpe Ratio	0.90	0.61	0.89	1.04	0.88	1.00
Information Ratio	1.25	-	1.57	0.74	-	0.70
Standard Deviation	19.12	17.49	18.33	16.64	14.76	15.62
Up Capture	121.35	-	117.28	125.27	-	115.10
Down Capture	93.25	-	93.23	98.41	-	98.89

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

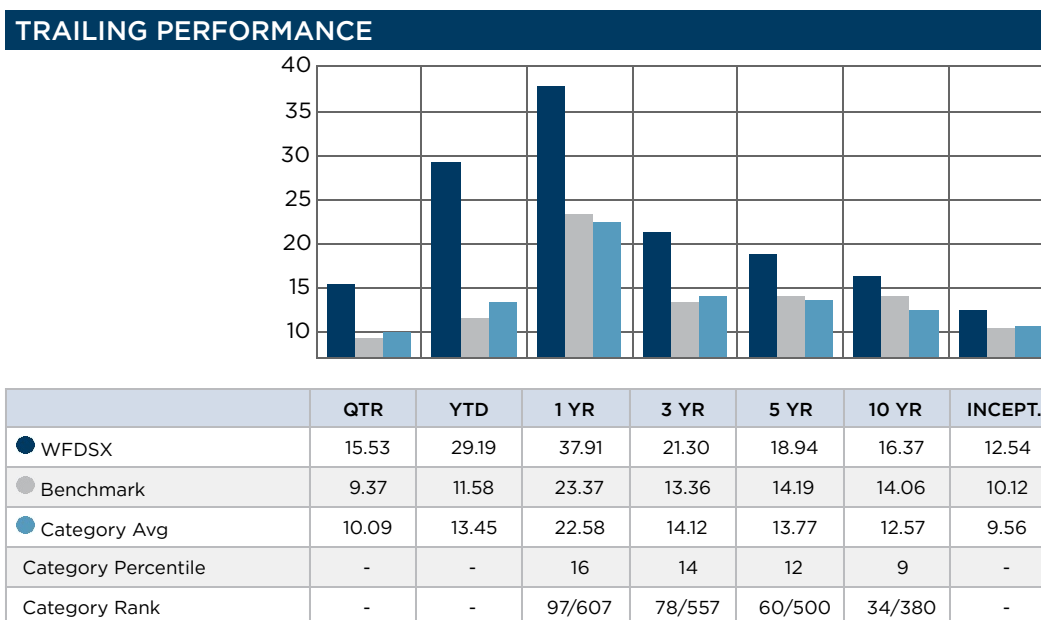
Wells Fargo Discovery Fd Insti Cl

Investment Strategy Summary

The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in equity securities of small- and medium-capitalization companies; and up to 25% of the fund's total assets in equity securities of foreign issuers through ADRs and similar investments. The managers seek to identify companies that have the prospect for strong sales and earnings growth rates, that enjoy a competitive advantage and that they believe have effective management with a history of making investments that are in the best interests of shareholders.

FUND INFORMATION	
Fund	WFDSX
Inception Date	8/31/2006
Fund Family	Wells Fargo Funds Trust
Fund Subadviser	Wells Capital Management Inc.
Portfolio Manager(s)	Michael Smith, Christopher Warner
Manager tenure (average)	9.1 years
Morningstar Category	Mid-Cap Growth
Benchmark Index	Russell 2500 Growth - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★	★★★★	★★★★★
	557	500	380



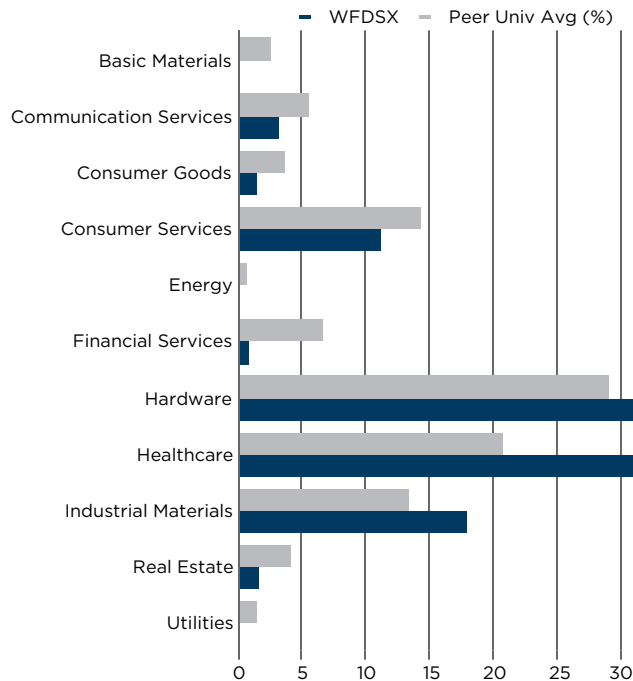
CALENDAR YEAR PERFORMANCE (%)										
	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
WFDSX	39.60	-6.78	29.48	7.53	-1.10	0.96	43.00	16.28	1.12	35.45
Benchmark	32.65	-7.47	24.46	9.73	-0.19	7.05	40.65	16.13	-1.57	28.86
Morningstar Category Avg	32.30	-6.65	24.51	5.73	-1.03	6.86	34.80	13.97	-4.15	24.75
Morningstar Category Percentile	9	56	14	30	72	90	5	26	19	2
Morningstar Category Rank	56/618	339/605	86/617	193/644	528/733	674/749	35/703	192/737	143/751	15/759

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

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Wells Fargo Discovery Fd Insti Cl (continued)

FUND COMPOSITION

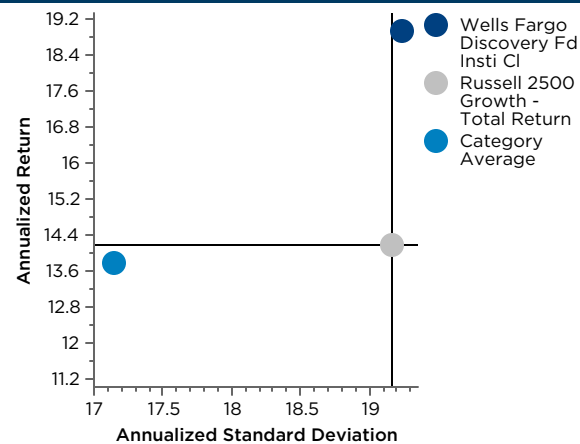


FUND STATISTICS	WFDX	Peer Univ Avg
Total number of Holdings	77	122
Total Assets (\$M)	908	3,246
P/E (12mo. trailing)	51.0	36.5
Price/Book	6.5	5.2
Market Cap (\$M)	10,507	18,024
Turnover (%) (most recent avail)	27	45
Earnings Growth Rate (12mo. trailing)	26%	25%

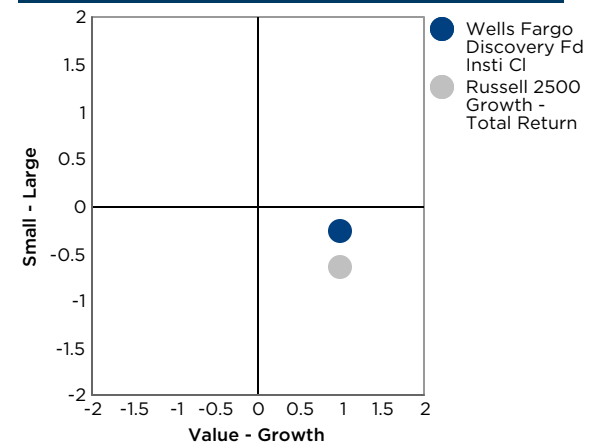
TOP HOLDINGS	WFDX
MercadoLibre Inc	2.69
iRhythm Technologies Inc	2.49
Chipotle Mexican Grill Inc Class A	2.38
Generac Holdings Inc	2.29
Black Knight Inc A	2.27
Veeva Systems Inc Class A	2.16
MongoDB Inc Class A	2.11
Booz Allen Hamilton Holding Corp Class A	2.00
Five9 Inc	1.94
Twilio Inc A	1.92
% of portfolio in Top 10	22.24

RISK STATISTICS	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.59	-	0.14	0.38	-	0.08
Beta	0.99	-	0.90	0.97	-	0.89
R-Squared	94.55	-	98.72	93.45	-	97.89
Sharpe Ratio	0.86	0.52	0.61	0.92	0.68	0.74
Information Ratio	1.49	-	0.24	0.96	-	-0.13
Standard Deviation	22.83	22.39	20.29	19.24	19.16	17.14
Up Capture	114.92	-	89.24	107.10	-	82.46
Down Capture	88.30	-	90.15	88.78	-	90.29

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 09/30/2020 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Glossary

Alpha: A measure of performance on a risk-adjusted basis. Alpha takes the volatility (price risk) of a mutual fund and compares its risk-adjusted performance to a benchmark index. The excess return of the fund relative to the return of the benchmark index is a fund's alpha.

Beta: A measure of a fund's sensitivity to market movements. A portfolio with a beta greater than one is more volatile than the market, and a portfolio with a beta less than one is less volatile than the market.

Information Ratio: A ratio of portfolio returns above the returns of a benchmark index to the volatility of those returns. The information ratio (IR) measures a portfolio manager's ability to generate excess returns relative to a benchmark, but also attempts to identify the consistency of the investor. This ratio will identify if a manager has beaten the benchmark by a lot in a few months or a little every month. The higher the IR the more consistent a manager is and consistency is an ideal trait.

Market Cap (\$M): Indicates the overall "size" of a stock fund's portfolio by averaging the geometric mean of the market capitalization for all of the stocks it owns. It is calculated by raising the market capitalization of each stock to a power equal to that stock's stake in the portfolio. The resulting numbers are multiplied together to produce the geometric mean of the market caps of the stocks in the portfolio, which is reported as average market capitalization expressed in millions of U.S. Dollars.

Price/Book Ratio: The price of a share of stock divided by book value per share.

Price/Earnings Ratio: The price of a share of stock divided by earnings per share.

R-Squared: A measure that indicates the percentage of a fund's movements that can be explained by movements in its benchmark index. An R-squared of 100 indicates that all movements of a fund can be explained by movements in the index, and a low R-squared indicates that very few of the fund's movements can be explained by movements in its benchmark index.

Sharpe Ratio: A ratio developed to measure risk-adjusted performance. The Sharpe ratio is calculated by subtracting the risk-free rate – such as that of the 3-month U.S. Treasury bond – from the rate of return for a portfolio and dividing the result by the standard deviation of the portfolio returns.

Standard Deviation: A statistical measure of the volatility of the fund's returns.

Turnover: A measure of the trading activity in a fund's investment portfolio; in essence, how often securities are bought and sold by a fund. A turnover ratio of 100% means that on average, all of a fund's portfolio holdings are bought and sold once a year.

Up/Down Market Capture: A statistical measure of a fund's overall performance in up- or down-markets relative to an index during periods when the market is up (Up Market Capture) or down (Down Market Capture). The ratio is calculated by dividing the manager's returns by the returns of the index during the up- or down-market, and multiplying that factor by 100.

A Word about Morningstar Ratings

Morningstar rates investments from one to five stars based on how well they've performed (excluding the effects of sales charges and loads) in comparison to similar investments. Within each Morningstar Category, the top 10% of investments receive five stars, the next 22.5% four stars, the middle 35% three stars, the next 22.5% two stars, and the bottom 10% receive one star. Investments are rated for up to three time periods – 3, 5, and 10 years, and these ratings are combined to produce an overall rating. Investments with less than three years of history are not rated. Ratings are objective, based entirely on a mathematical evaluation of past performance. They're a useful tool for identifying investments worthy of further research, but shouldn't be considered buy or sell recommendations.

Keep in mind that the rating is based solely on historical performance, and a highly rated offering may no longer have the portfolio manager responsible for that performance. Or – conversely – a lower-rated or non-rated offering might now employ a manager who produced excellent results with other managed investment products. Also, because ratings are based on performance within specific categories, it's important to note that not all five-star offerings are equal or even interchangeable. A five-star sector fund, for example, might have the best risk-adjusted return within its specific category, but it is probably far riskier than a highly rated diversified offering. Rather than choosing investments according to their ratings, investors should first decide on an overall portfolio strategy and then seek the best investments for each portion of their portfolio. The Morningstar Rating can then be used to identify possible candidates, but you should never make a buy or sell decision based solely on the rating.

Investment Performance Ratings

The following pages illustrate each investment option's performance over the specified time periods versus a benchmark index and its respective Morningstar Category average. In addition, each option's Morningstar Ratings are shown.

The Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information. It is not possible to invest directly in a Morningstar category.

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Ratings are based on specific class performance of each fund. Current fund performance may be higher or lower, which may change a fund's star rating. Despite high ratings, funds may have experienced negative performance during the period. Performance may reflect a waiver of part of a fund's fees for certain periods since inception, without which returns would have been lower. A class share ratings no longer reflect sales charges. As of November 1, 2016, Morningstar no longer provides ratings for load-adjusted share classes.

Keep in mind that the rating is based solely on historical performance, and a highly rated offering may no longer have the portfolio manager responsible for that performance. Or – conversely – a lower-rated or non-rated offering might now employ a manager who produced excellent results with other managed investment products. Also, because ratings are based on performance within specific categories, it's important to note that not all five-star offerings are equal or even interchangeable. A five-star sector fund, for example, might have the best risk-adjusted return within its specific category, but it is probably far riskier than a highly rated diversified offering. Rather than choosing investments according to their ratings, investors should first decide on an overall portfolio strategy and then seek the best investments for each portion of their portfolio. The Morningstar Rating can then be used to identify possible candidates, but you should never make a buy or sell decision based solely on the rating.

For information on the number of funds in each option's respective Morningstar category, please consult the following Individual Fund Profiles.