



Retirement Plans

Investment
Fiduciary Services

Helping make your fiduciary responsibility easier to manage

Investment Fiduciary Services provided by Morningstar Associates, LLC

FOR PLAN SPONSOR USE ONLY

Introducing...

Investment Fiduciary Services provided by Morningstar Associates, LLC

As a plan sponsor, it's important for you to have the necessary tools to effectively manage your investment fiduciary responsibilities, especially in today's demanding regulatory and investment environment.

Through a strategic relationship with Morningstar Associates, LLC ("Morningstar"), Nationwide® offers a solution to help you manage these responsibilities at no additional charge.

How can these services help me?

Investment Fiduciary Services can help mitigate risk by providing you with:

- Monitoring and due diligence of investment options
- A diversified investment menu from an objective third party
- Quarterly plan performance report and annual summary report
- Sample Investment Policy Statement







The Morningstar approach — building quality, long-term lineups

Morningstar's primary strength is their ability to comprehensively analyze and select managed investments and to combine them effectively. They use their investment knowledge to build, manage, and monitor an investment lineup designed to help plan sponsors fulfill their investment fiduciary obligations, and help participants structure an efficient, well-diversified portfolio.

Their investment professionals oversee the entire lineup construction process. This involves understanding the characteristics and investment objectives of retirement plans, selecting asset categories that both provide broad-based diversification and investments that they believe are high-quality and should work well in combination, and monitoring the investment lineup on an ongoing basis.

Morningstar uses their industry experience to build, manage, and monitor a comprehensive investment lineup that is intended to help the plan sponsor both fulfill its fiduciary obligations and offer participants a manageable array of carefully selected funds for their retirement plan.

How the program works

Through Investment Fiduciary Services, your Plan obtains the investment expertise of Morningstar, a firm that is known for its independence and objectivity.

When you elect to use this program, Morningstar will:

- Lend its investment expertise to the Plan Sponsor
- Select and manage a quality fund lineup
- Acknowledge its role as an investment fiduciary¹
- Indemnify the Plan for any losses arising from a breach of its investment fiduciary duties

Please review the Investment Fiduciary Services Agreement for complete details.

¹Morningstar Associates' fiduciary duty to a plan ends if the plan sponsor does not comply with the requirements of the program.

Why Morningstar?

Experience

Built on a mission of helping individual investors make more informed decisions, Morningstar is known for their independence and objectivity. Morningstar has been offering a similar service for a decade, advising 11,900 plans on approximately \$29 billion in assets.²

Expertise

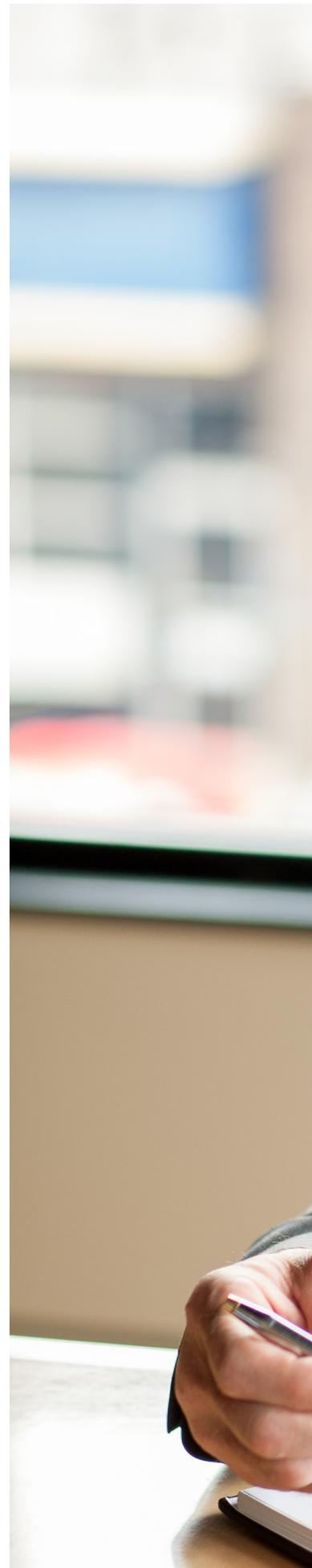
Over time, the results show that the funds recommended by Morningstar have performed above average with less risk and below-average expenses.³

Resources

With approximately 100 dedicated investment professionals conducting fund research and analysis on a daily basis, access to a comprehensive database and extensive access to investment managers, Morningstar is widely recognized for their in-depth investment selection process.

² Data as of 6/30/15.

³ Results reflect median performance from one of Morningstar's largest Premier Lists for plan sponsors, a list of 219 fund options selected from a universe of 9,000. Comparisons are against peers in each fund's respective Morningstar, Inc. fund category and represent past performance. Past performance is not a guarantee of future results. Data as of September 30, 2012 and reflects rolling five-year returns beginning October 1, 2007.





Ask about Investment Fiduciary Services provided by Morningstar Associates, LLC



For more information on how you can make your fiduciary responsibilities easier to manage, **contact your Nationwide Retirement Specialist or call 1-855-463-4977.**



Nationwide®

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