

**NOTIFICATION TO ELIGIBLE EMPLOYEES OF
SHORKEY GROUP MANAGEMENT, LLC
515-80397**

Dear Participant,

We have some important information to share about your retirement Plan. Please see the details below.

Understanding the details

Automatic Enrollment Feature

This notice advises you of certain rights and obligations you have under the Plan. The Plan includes an automatic enrollment feature. If you've already made a deferral election, including 0%, the new automatic enrollment feature will not change your contribution level. Your earlier election will continue to be followed until you make an update.

If you haven't made a deferral election, you will automatically be enrolled in the Plan. This means a percentage will be withheld from your pay and contributed to the Plan for your benefit. The automatic deferral percentage is:

Plan Year	Automatic Deferral Percentage
1	4%
2	5%
3	6%
4	7%
5	8%
6	9%
7	10%

NOTE: You have the right to elect a different deferral amount. You can elect to defer more, less or even nothing. You may change your election at any time by visiting nationwide.com/login or by calling 800-772-2182. Once you've updated your deferral amount, you will no longer be subject to the automatic deferral percentage.

Qualified Default Investment Alternative (QDIA)

You have the right to direct the investment of your assets in the Plan. If you have already given investment directions, your contributions will be allocated to your previously chosen investments. If you haven't already given investment directions to your employer, any contributions made or allocated to your account in the Plan will be invested in one of the following funds, the "default fund", based on your date of birth and the normal retirement age of your Plan:

Normal retirement age: 65

Funds:

TRowePr Rtrmt 2005

TRowePr Rtrmt 2010

TRowePr Rtrmt 2015

TRowePr Rtrmt 2020

TRowePr Rtrmt 2025

TRowePr Rtrmt 2030

TRowePr Rtrmt 2035

TRowePr Rtrmt 2040

TRowePr Rtrmt 2045

TRowePr Rtrmt 2050

TRowePr Rtrmt 2055

TRowePr Rtrmt 2060

TRowePr Rtrmt 2065

What you need to know

You have the option to select any fund(s) offered within your Plan. You can change your investments and/or your future allocation mix at any time at nationwide.com/login or by calling Nationwide at 800-772-2182.

Keep in mind

Before investing, read the fund information carefully and consider the fund's investment objectives, risks, charges and expenses. Please refer to the fund profiles and performance summary attached or by visiting the links below:

Click the link below to access the participant fee disclosure containing the investment performance summary

<https://myplan.nwservicecenter.com/iApp/pub/disclosure/downloadParticipantDisclosureToPDF.action?caseSeqId=800183051>

Click the link below to access fact sheets to review fund profiles

<https://myplan.nwservicecenter.com/iApp/pub/disclosure/comparativeChart.action?caseNumber=800183051>

NOTE: Certain fund profile and performance information may not be available through the links above. Fund information not available through the links can be found at Morningstar.com

For additional information

Please contact your employer for any questions regarding your Plan's investment alternatives. A complete explanation of the Plan features can be found in the Summary Plan Description. The Plan administrator can provide you with a copy of the Summary Plan Description and answer any questions you have regarding your rights or obligations under the Plan.

Sincerely,

Nationwide Retirement Plans Solutions Center

PO Box 183046, Columbus OH 43218-3046

The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, FSB, Nationwide Investment Services Corporation, member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

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