

Comparative Chart for
TARGET CW 401(k) PLAN
Case #: 361-80417
Date: October 8, 2015

Nationwide Retirement Innovator Comparative Investment Chart

TARGET CW 401(k) PLAN Period Ending 09/30/2015 for month end results

The performance data featured represents past performance, which is not a guarantee of future results. Investment return and principal value fluctuate so that the fund's value, when redeemed, may be worth more or less than the amount invested. Current performance may be higher or lower than the performance quoted.

Performance Summary

Investment Option (Ticker)	INQUIRE Code	Gross Exp Ratio	Annualized as of 09/30/2015							Since Inception	Inception Date
			Month	YTD	1 Year	3 Year	5 Year	10 Year			
Specialty											
BlkRk Hlth Scnc Oppr Inv A (SHSAX)	1795	1.19%	-7.26%	2.43%	11.94%	24.00%	20.24%	13.42%	15.72%	12/21/1999	
Prncpl RealEst Sec A (PRRAX)	1972	1.30%	3.22%	-2.85%	12.25%	10.74%	12.24%	7.58%	11.52%	12/06/2000	
Prudntl Jnism Natrl Rsrc A (PGNAX)	383	1.16%	-10.45%	-26.25%	-42.91%	-14.28%	-9.31%	-0.23%	7.83%	01/22/1990	
Prudntl Jnism Util A (PRUAX)	1196	0.82%	-5.28%	-13.60%	-12.03%	10.09%	11.43%	6.48%	9.84%	01/22/1990	
WFA Util Telcom A (EVUAX)	2386	1.18%	0.51%	-8.64%	-0.22%	7.66%	10.63%	6.86%	8.42%	01/04/1994	
WR Ivy Scnc Tech Y (WSTYX)	661	1.22%	-5.62%	-9.29%	-7.72%	13.48%	13.80%	10.59%	12.36%	06/09/1998	
International stocks											
AllnzGI NFJ Intl Val A (AFJAX)	2802	1.30%	-7.14%	-14.92%	-19.04%	-2.01%	0.43%	3.48%	9.69%	01/31/2003	
AmFds Cap Wld Gr Inc R3 (RWICX)	388	1.09%	-3.72%	-6.17%	-6.32%	7.97%	6.85%	5.57%	9.95%	03/26/1993	
AmFds SmCap Wld R3 (RSLCX)	726	1.39%	-4.64%	-0.80%	1.93%	10.15%	8.17%	6.82%	9.03%	04/30/1990	
DE Emrg Mkt A (DEMAX)	1243	1.69%	-3.41%	-21.25%	-29.75%	-4.09%	-3.73%	3.72%	6.21%	06/10/1996	
Opp Gbl Oppr A (OPGIX)	849	1.18%	-1.72%	-0.50%	2.21%	10.29%	7.74%	7.15%	10.90%	10/22/1990	
Opp Intl Gr A (OIGAX)	853	1.14%	-2.48%	-2.04%	-3.10%	6.58%	6.51%	6.00%	7.93%	03/25/1996	
<i>index: EAFE</i>			-5.08%	-5.28%	-8.66%	5.63%	3.98%	2.97%			
Small-cap stocks											
AB SmCap Gr K (QUAKX)	2851	1.19%	-7.22%	-6.19%	-3.35%	9.59%	13.60%	8.48%	9.85%	02/12/1969	
DE SmCap Val A (DEVLX)	1607	1.22%	-3.21%	-8.23%	-4.28%	9.50%	10.35%	6.42%	10.98%	06/24/1987	
GdmnScs SmCap Val A (GSSMX)	777	1.40%	-3.68%	-8.35%	-1.06%	11.60%	12.61%	7.70%	10.32%	10/22/1992	
<i>index: Russell 2000</i>			-4.91%	-7.73%	1.25%	11.02%	11.73%	6.55%			
Mid-cap stocks											
Jns Entrp S (JGRTX)	2664	1.17%	-3.17%	-1.64%	5.86%	14.59%	13.18%	9.00%	10.16%	09/01/1992	
NW MdCap Mkt Indx A (GMXAX)	968	0.68%	-3.30%	-5.14%	0.74%	12.42%	12.14%	7.50%	8.15%	12/29/1999	
Prncpl MdCap A (PEMGX)	2718	1.00%	-4.69%	-3.28%	3.28%	14.28%	15.40%	9.60%	9.35%	12/06/2000	
RdgWrth MdCap Val Eq I (SMVTX)	1107	1.10%	-4.33%	-11.32%	-7.03%	11.04%	10.88%	9.04%	8.86%	11/30/2001	
<i>index: S&P 400</i>			-3.22%	-4.66%	1.40%	13.12%	12.93%	8.25%			
Large-cap stocks											
AMGMgrs Ycktmn Focs Svc (YAFFX)	1942	1.26%	N/A	-10.66%	-6.14%	7.79%	9.69%	9.62%	8.89%	05/01/1997	
Jns Frty S (JARTX)	984	1.02%	-2.55%	3.95%	10.86%	14.29%	13.13%	8.19%	10.50%	05/01/1997	
JPM Val Advtg A (JVAAX)	2229	1.48%	-3.27%	-7.15%	-1.76%	12.01%	13.02%	8.32%	8.32%	02/28/2005	
NeuBer Soc Resp Tr (NBSTX)	839	1.03%	-2.15%	-6.05%	-1.14%	13.31%	11.60%	6.51%	8.66%	03/16/1994	
NW S P 500 Indx Svc (GRMSX)	356	0.57%	-2.52%	-5.62%	-1.11%	11.77%	12.71%	6.18%	4.38%	07/24/1998	
Parnassus Cor Eq Inv (PRBLX)	2868	0.87%	-1.95%	-5.10%	0.88%	13.79%	13.36%	9.55%	10.41%	08/31/1992	
WFA Gr A (SGRAX)	1149	1.13%	-3.48%	-3.63%	0.88%	9.06%	13.68%	10.40%	10.79%	12/31/1993	
<i>index: S&P 500</i>			-2.47%	-5.29%	-0.61%	12.40%	13.34%	6.80%			
Balanced											
AmFds Cap Inc Bldr R3 (RIRCX)	484	0.95%	-2.02%	-5.60%	-4.43%	5.11%	6.29%	4.88%	8.79%	07/30/1987	
AmFds Inc Fd Am R3 (RIDCX)	692	0.92%	-1.67%	-6.22%	-4.45%	6.56%	7.98%	5.49%	10.52%	11/30/1973	
NW Dest 2010 R (NWDBX)	2077	1.15%	-1.41%	-2.56%	-1.30%	3.30%	4.09%	N/A	1.90%	08/29/2007	
NW Dest 2015 R (NWEBX)	2078	1.15%	-1.82%	-3.21%	-1.80%	3.90%	4.79%	N/A	2.41%	08/29/2007	
NW Dest 2020 R (NWFTX)	2079	1.15%	-2.04%	-3.93%	-2.52%	4.70%	5.58%	N/A	2.73%	08/29/2007	
NW Dest 2025 R (NWHBX)	2080	1.16%	-2.48%	-4.75%	-3.22%	5.63%	6.39%	N/A	3.01%	08/29/2007	
NW Dest 2030 R (NWBIX)	2081	1.16%	-2.80%	-5.14%	-3.47%	6.54%	7.11%	N/A	3.06%	08/29/2007	
NW Dest 2035 R (NWL BX)	2082	1.16%	-2.98%	-5.56%	-3.65%	7.19%	7.64%	N/A	3.07%	08/29/2007	

NW Dest 2040 R (NWMDX)	2083	1.15%	-3.14%	-5.59%	-3.49%	7.66%	7.88%	N/A	2.84%	08/29/2007
NW Dest 2045 R (NWNBX)	2084	1.15%	-3.30%	-5.78%	-3.50%	7.85%	8.00%	N/A	2.89%	08/29/2007
NW Dest 2050 R (NWOBX)	2085	1.15%	-3.29%	-5.70%	-3.55%	7.87%	7.94%	N/A	2.91%	08/29/2007
NW Rtrmt Inc R (NWRBX)	2086	1.15%	-0.90%	-1.82%	-0.83%	1.28%	2.09%	N/A	2.12%	08/29/2007
Okmrk Eq Inc II (OARBX)	669	1.05%	-2.14%	-6.27%	-2.84%	7.82%	7.70%	6.16%	8.36%	07/12/2000
WR Ivy Asst Strat Y (WASYX)	679	0.98%	-2.48%	-10.84%	-11.12%	3.31%	4.48%	7.38%	8.87%	12/29/1995
<i>index: Balanced Benchmark</i>			-1.89%	-3.54%	-1.83%	5.70%	6.52%	5.44%		

U.S. bonds

AB Hi Inc A (AGDAX)	1007	0.89%	-2.27%	-2.54%	-3.62%	3.67%	5.87%	8.18%	10.46%	02/25/1994
BlkRk GNMA Inv A (BGPAX)	694	0.97%	0.45%	0.53%	2.08%	1.02%	2.94%	4.62%	4.97%	05/18/1998
PIMCO Ttl Rtn A (PTTAX)	138	0.85%	-0.50%	-0.03%	1.18%	0.97%	2.83%	5.31%	7.13%	05/11/1987
Pmcppl Hi Yld A (CPHYX)	1373	0.93%	-2.37%	-1.22%	-2.41%	3.80%	5.85%	7.35%	7.31%	04/08/1998
WR Ivy Hi Inc Y (WHIYX)	681	0.95%	-2.11%	-2.42%	-4.07%	4.13%	7.18%	7.84%	7.04%	12/30/1998
<i>index: Lehman Bros Agg Bd</i>			0.68%	1.13%	2.94%	1.71%	3.10%	4.64%		

Short-term bonds

LrdAbt Shrt Dur Inc A (LALDX)	367	0.59%	0.09%	1.09%	0.91%	1.89%	2.89%	4.51%	4.36%	11/04/1993
<i>index: Citigroup 1-3 Govt/Corp</i>			0.28%	0.97%	1.14%	0.82%	1.00%	2.83%		

Cash

NW Mny Mkt Prm (MIFXX)	360	0.64%	N/A	N/A	N/A	N/A	N/A	1.22%	4.69%	03/03/1980
<i>index: 3 Mos. T-Bill</i>			N/A	0.02%	0.02%	0.04%	0.06%	1.26%		

Fee and Expense Summary

Investment Option (Ticker)	Net AMC/ Asset Fee*	Net Exp Ratio	Total Annual Operating Expenses		Shareholder type expenses
			As a %	Per \$1,000	
Specialty					
BlkRk Hlth Scnc Oprr Inv A (SHSAX)	0.00%	1.19%	1.19%	\$11.90	The fund house enforces a trade restriction. If a participant exchanges out any amount of money, they are blocked from exchanging back into the fund for 30 days.
Pmcppl RealEst Sec A (PRRAX)	0.00%	1.30%	1.30%	\$13.00	The fund house enforces a trade restriction. If a participant exchanges out any amount of money, they are blocked from exchanging back into the fund for 30 days.
Prudntl Jnism Natrl Rsrc A (PGNAX)	0.00%	1.16%	1.16%	\$11.60	N/A
Prudntl Jnism Util A (PRUAX)	0.00%	0.82%	0.82%	\$8.20	N/A
WFA Util Telcom A (EVUAX)	0.00%	1.15%	1.15%	\$11.50	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only 1 roundtrip exchange is allowed in 30 days.
WR Ivy Scnc Tech Y (WSTYX)	0.00%	1.22%	1.22%	\$12.20	N/A
International stocks					
AllnzGI NFJ Intl Val A (AFJAX)	0.00%	1.30%	1.30%	\$13.00	N/A
AmFds Cap Wld Gr Inc R3 (RWICX)	0.00%	1.09%	1.09%	\$10.90	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only 1 roundtrip exchange is allowed in 30 days.
AmFds SmCap Wld R3 (RSLCX)	0.00%	1.39%	1.39%	\$13.90	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only 1 roundtrip exchange is allowed in 30 days.

DE Emrg Mkt A (DEMAX)	0.00%	1.69%	1.69%	\$16.90	N/A
Opp Gbl Oppr A (OPGIX)	0.00%	1.18%	1.18%	\$11.80	N/A
Opp Intl Gr A (OIGAX)	0.00%	1.14%	1.14%	\$11.40	N/A
Small-cap stocks					
AB SmCap Gr K (QUAKX)	0.00%	1.19%	1.19%	\$11.90	N/A
DE SmCap Val A (DEVLX)	0.00%	1.22%	1.22%	\$12.20	N/A
GdmnScs SmCap Val A (GSSMX)	0.00%	1.35%	1.35%	\$13.50	N/A
Mid-cap stocks					
Jns Entrp S (JGRTX)	0.00%	1.17%	1.17%	\$11.70	N/A
NW MdCap Mkt Indx A (GMXAX)	0.00%	0.68%	0.68%	\$6.80	N/A
Prncpl MdCap A (PEMGX)	0.00%	1.00%	1.00%	\$10.00	The fund house enforces a trade restriction. If a participant exchanges out any amount of money, they are blocked from exchanging back into the fund for 30 days.
RdgWrth MdCap Val Eq I (SMVTX)	0.00%	1.10%	1.10%	\$11.00	N/A
Large-cap stocks					
AMGMgrs Ycktmn Focs Svc (YAFFX)	0.00%	1.26%	1.26%	\$12.60	N/A
Jns Frty S (JARTX)	0.00%	1.02%	1.02%	\$10.20	N/A
JPM Val Advtg A (JVAAX)	0.00%	1.27%	1.27%	\$12.70	N/A
NeuBer Soc Resp Tr (NBSTX)	0.00%	1.03%	1.03%	\$10.30	N/A
NW S P 500 Indx Svc (GRMSX)	0.00%	0.57%	0.57%	\$5.70	N/A
Parnassus Cor Eq Inv (PRBLX)	0.00%	0.87%	0.87%	\$8.70	N/A
WFA Gr A (SGRAX)	0.00%	1.13%	1.13%	\$11.30	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only 1 roundtrip exchange is allowed in 30 days.
Balanced					
AmFds Cap Inc Bldr R3 (RIRCX)	0.00%	0.95%	0.95%	\$9.50	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only 1 roundtrip exchange is allowed in 30 days.
AmFds Inc Fd Am R3 (RIDCX)	0.00%	0.92%	0.92%	\$9.20	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only 1 roundtrip exchange is allowed in 30 days.
NW Dest 2010 R (NWDBX)	0.00%	1.15%	1.15%	\$11.50	N/A
NW Dest 2015 R (NWEBX)	0.00%	1.15%	1.15%	\$11.50	N/A
NW Dest 2020 R (NWFTX)	0.00%	1.15%	1.15%	\$11.50	N/A
NW Dest 2025 R (NWHBX)	0.00%	1.16%	1.16%	\$11.60	N/A
NW Dest 2030 R (NWBIX)	0.00%	1.16%	1.16%	\$11.60	N/A
NW Dest 2035 R (NWL BX)	0.00%	1.16%	1.16%	\$11.60	N/A
NW Dest 2040 R (NWMDX)	0.00%	1.15%	1.15%	\$11.50	N/A
NW Dest 2045 R (NWN BX)	0.00%	1.15%	1.15%	\$11.50	N/A
NW Dest 2050 R (NWOBX)	0.00%	1.15%	1.15%	\$11.50	N/A
NW Rtrmt Inc R (NWRBX)	0.00%	1.15%	1.15%	\$11.50	N/A
Okmrk Eq Inc II (OARBX)	0.00%	1.05%	1.05%	\$10.50	N/A
WR Ivy Asst Strat Y (WASYX)	0.00%	0.96%	0.96%	\$9.60	N/A
U.S. bonds					
AB Hi Inc A (AGDAX)	0.00%	0.89%	0.89%	\$8.90	N/A
BlkRk GNMA Inv A (BGPAX)	0.00%	0.96%	0.96%	\$9.60	N/A
PIMCO Ttl Rtn A (PTTAX)	0.00%	0.85%	0.85%	\$8.50	N/A
Prncpl Hi Yld A (CPHYX)	0.00%	0.93%	0.93%	\$9.30	The fund house enforces a trade restriction. If a participant exchanges out any amount of money, they are blocked from exchanging back into the fund for 30 days.
WR Ivy Hi Inc Y (WHIYX)	0.00%	0.94%	0.94%	\$9.40	N/A

Short-term bonds

LrdAbt Shrt Dur Inc A (LALDX)	0.00%	0.59%	0.59%	\$5.90	N/A
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Cash

NW Mny Mkt Prm (MIFXX)	0.00%	0.64%	0.64%	\$6.40	N/A
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The Self Directed Brokerage asset management fee charged by Nationwide is 0.75% which equates to \$7.50 on \$1,000. This fee is calculated based on the assets held at TD Ameritrade, but is deducted monthly [pro-rata] from the assets held in the mutual funds in your plan.

*A portion of the Net Asset Fee may be paid as commission to the financial advisor and/or may be paid as override/administrative services fee to the administrator. The Net Asset Fee amount may also include an administrative fee which is paid to the administrator.

For more information about the funds available, including all charges, expenses, and expense waivers and reimbursement information, please consult a prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your Pension Representative. 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 and trust program documents carefully before investing.

Performance figures represent the total change in net assets with capital gains and income dividends reinvested, and reflect the deduction of Nationwide's asset fee of as indicated in the Net Asset Fee column above. Returns are based on the current charges being applied to all historical time periods and do not include any other fees or expenses including a contingent deferred sales charge, or any plan or participant fees, if applicable. Such fees and charges, if applicable and reflected, would have lowered the performance described above. For information about these expenses, contact your Pension Representative. Nationwide Trust Company, FSB is not making any recommendations regarding these funds. Although gathered from reliable sources, data accuracy and completeness cannot be guaranteed. Unusually high performance may be the result of current favorable market conditions including successful IPOs or strength of a particular market sector—this performance may not be replicated in the future.

The Nationwide Retirement Innovator program is offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, Member FINRA. Unregistered group fixed or group indexed fixed annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio.

Market indices have been provided for comparison purposes only; they are unmanaged and do not reflect the deduction of any fees or expenses. Index performance does not provide an indicator of how individual investments performed in the past or how they will perform in the future. Individuals cannot purchase or invest directly in an index.

Understanding Risks

Markets are volatile and can decline in response to adverse developments. Particular investments can react differently to these developments. For specific risks related to each investment, see the prospectus.

Nationwide Investor Destinations Funds / Fidelity Advisor Freedom Portfolios: 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 the portfolio, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Government funds: While the funds invest primarily in the securities of the U.S. government and its agencies, the values are not guaranteed by these entities.

High-yield funds: Funds that invest in high-yield securities are subject to greater credit risk and price fluctuations than funds that invest in higher-quality securities.

International/emerging markets funds: Funds that invest internationally involve 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: These funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other federal government agency. Although they seek to preserve the value of your investment at \$1.00 per share, it's possible to lose money by investing in money market funds.

Small company funds: Funds investing in stocks of small or emerging companies may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

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

Real estate funds: Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.

Index Funds: For investors seeking minimum expenses, these funds invest in broad sectors of stocks and bonds for less volatility; individuals cannot invest directly in an index.

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