



# Find your path to Retirement Readiness

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*Use this Enrollment Guide to get started*

# Welcome

This guidebook provides a great opportunity to learn about and join your Retirement Plan — a valuable benefit provided by your employer. Participating in your Retirement Plan is one of the best ways to prepare for your future.

Participating in the Plan is easy. This guidebook will show you how. Turn the page, and take the first step toward a brighter future.

*Use this booklet to take your first steps on the path to Retirement Readiness.*



## REASONS TO ENROLL — PAGE 1

*How we help you plan and prepare for retirement*



## PLAN HIGHLIGHTS — PAGE 5

*Eligibility, contribution types and limits, and access to your money*



## INVESTMENT PATHS — PAGE 6

*available through the Plan*



## PLAN RESOURCES PAGE — PAGE 14

*Retirement education, tools and calculators*



## ENROLL — PAGE 16

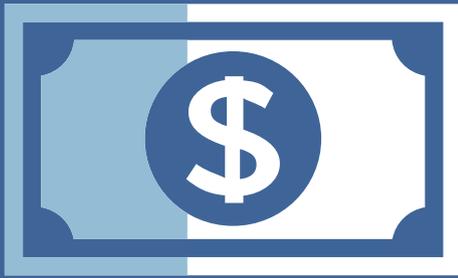
*using the information provided*

# Why should I join the Plan?

You will probably need more retirement income than Social Security can provide.



*Contributing regularly can help you accumulate additional savings to retire on your terms.*



*Can you live on 40% of what you earn now?*

**40%**

Amount of pre-retirement income that Social Security may replace.<sup>1</sup> It could be less.

*How will you pay your health care expenses?*



**\$275,000**

Amount a 65-year-old couple can expect in **total out-of-pocket health care expenses** through retirement.<sup>2</sup>

*Will you outlive your savings?*



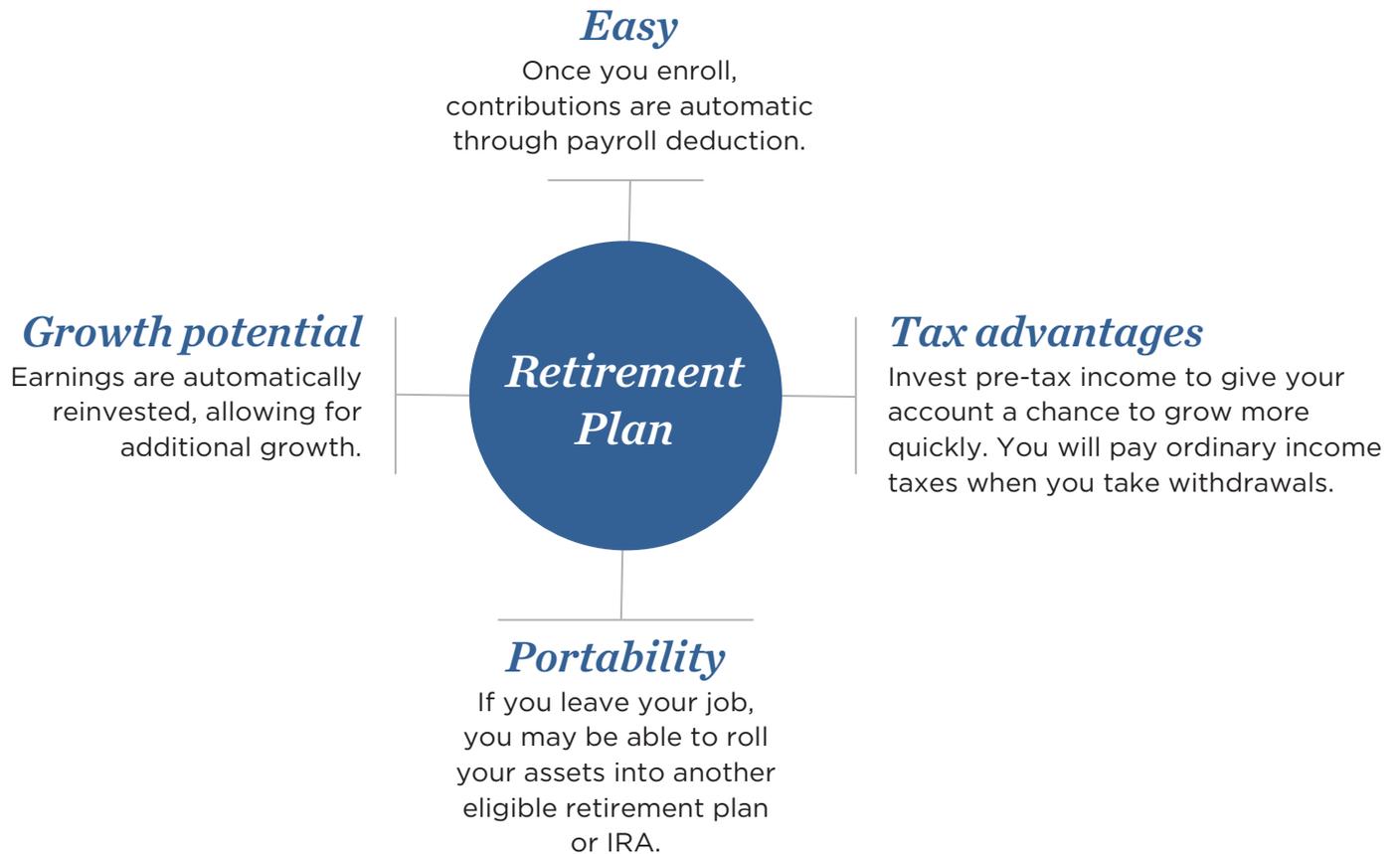
Age that an estimated **one in four 65-year-olds today will reach**. One in ten are expected to live past 95.<sup>3</sup>

<sup>1</sup> Better Information on Income Replacement Rates Needed to Help Workers Plan for Retirement, Government Accountability Office (March 2016); Understanding The Benefits, Social Security Administration (July 2017). Calculated as amount of pre-retirement income GAO says an average person needs in retirement less the amount of income SSA says Social Security replaces, on average.

<sup>2</sup> Retiree Health Care Costs Continue to Surge, Fidelity Viewpoints (September 2017). Estimate based on a hypothetical couple retiring in 2017, with average life expectancies of 85 for a male and 87 for a female.

<sup>3</sup> Life Expectancy, Social Security Administration (accessed September 2017).

# What are the benefits of participation?



Learn more about the benefits of retirement plan participation at [nationwide.com/myretirement](https://nationwide.com/myretirement)

# Why should I start now?

The earlier you start saving, the less it may cost per pay period to reach your goal.

That's because per-pay period contributions combined with any earnings get continually reinvested. This process is called compounding, and it uses time to help your money make money for you. Like all investing strategies, compounding is not guaranteed to provide enough money through retirement. However, the longer the time until you want to start withdrawing your money, the greater the potential for your regular contributions and their earnings to grow.



**Michael**

Starts saving at age 35

.....

Contributes for 32 years

.....

\$57.69/week

.....

7% hypothetical growth rate

.....

Total contribution = \$96,000

Age 67

**\$342,306**



**Ashley**

Starts saving at age 21

.....

Contributes for 14 years

.....

\$57.69/week

.....

7% hypothetical growth rate

.....

Total contribution = \$42,000

Age 67

**\$610,377**



**Courtney**

Starts saving at age 21

.....

Contributes for 46 years

.....

\$57.69/week

.....

7% hypothetical growth rate

.....

Total contribution = \$138,000

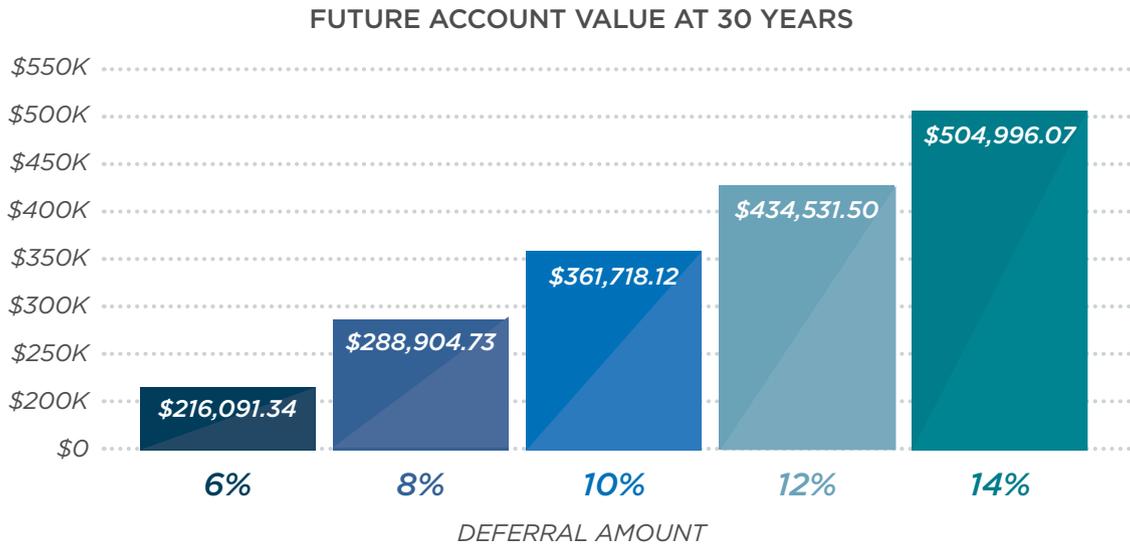
Age 67

**\$952,682**

This illustration is a hypothetical compounding calculation assuming a rate of return of 7% on a \$30,000 annual salary. It is not intended to serve as a projection or prediction of the investment results of any specific investments. Investments are not guaranteed. Depending on the underlying investments, returns may be higher or lower. If costs and expenses had been considered in this illustration, the return would have been less. The interest compounded annually is based on weekly contributions.

# How much can I afford to contribute?

Some industry analysts think workers should save 10% to 15% per pay period for retirement.<sup>4</sup>



Before you decide, consider using our **Paycheck Impact Calculator**, a tool that can help you see how your pretax contribution may reduce your take-home pay.



*You can find the calculator at  
**[nationwide.com/myretirement](http://nationwide.com/myretirement)***

<sup>4</sup>Choose the Right Contribution Rate for Your 401k, U.S. News & World Report (March 2017).

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

The table shows the cumulative value of 26 biweekly deferral amounts at various percentages of pay, assuming a compounded annual rate of 7% and a 25% federal tax rate, for a single person with an annual salary of \$40,000. Actual investment returns will vary from year to year, and the value of your account after the specified periods of years shown in the table may be less or more than the amounts shown. This illustration is hypothetical and is not intended to serve as a projection of the investment results of any specific investment. If fees and expenses were reflected, the returns would have been less.

**Edgington / Granite 401(k) Profit Sharing Plan  
Plan Provisions Summary**

| <i>Plan Year</i>                                       | January 1 - December 31   |                |          |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
|--|---|----------------|----------|---------------|--|------------|----------|------------|----------|---|----|---|-----|---|-----|---|-----|---|-----|---|-----|---|-----|---|------|---|-----|---|------|---|------|---|------|
| <i>Eligibility for Salary Deferral</i>                 | Age: 21<br>Service: 60 days of employment<br>Entry Date: Monthly  |                |          |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| <i>Eligibility for Employer Non-elective and Match</i> | Age: 21<br>Service: 1 Year of Service with at least 1000 hours worked<br>Entry Date: January 1 <sup>st</sup> and July 1 <sup>st</sup>   |                |          |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| <i>401(k) Plan Deferral Limit</i>                      | Up to 100% of salary not to exceed the indexed calendar dollar limit (\$19,000 for 2019 / \$25,000 if you are age 50 or older)<br><br>This can be changed monthly and stopped at any time.  |                |          |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| <i>Matching Contributions</i>                          | The employer may make a discretionary match contribution to the Plan. To be eligible for this contribution, you must have worked at least 1000 hours during the year.   |                |          |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| <i>Non-Elective Contributions</i>                      | The employer may make discretionary Employer Contributions to the plan. To be eligible for this contribution, you must have worked at least 1000 hours during the year.   |                |          |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| <i>Vesting Schedule</i>                                | 401(k) deferral contributions are 100% vested.<br><br>The following Vesting Schedule applies for each money type: <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="2">Profit Sharing</th> <th colspan="2">Company Match</th> </tr> <tr> <th>Yrs of Svc</th> <th>Vested %</th> <th>Yrs of Svc</th> <th>Vested %</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>0%</td> <td>1</td> <td>25%</td> </tr> <tr> <td>2</td> <td>20%</td> <td>2</td> <td>50%</td> </tr> <tr> <td>3</td> <td>40%</td> <td>3</td> <td>75%</td> </tr> <tr> <td>4</td> <td>60%</td> <td>4</td> <td>100%</td> </tr> <tr> <td>5</td> <td>80%</td> <td>5</td> <td>100%</td> </tr> <tr> <td>6</td> <td>100%</td> <td>6</td> <td>100%</td> </tr> </tbody> </table> | Profit Sharing |          | Company Match |  | Yrs of Svc | Vested % | Yrs of Svc | Vested % | 1 | 0% | 1 | 25% | 2 | 20% | 2 | 50% | 3 | 40% | 3 | 75% | 4 | 60% | 4 | 100% | 5 | 80% | 5 | 100% | 6 | 100% | 6 | 100% |
| Profit Sharing   |   | Company Match  |          |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| Yrs of Svc   | Vested %  | Yrs of Svc     | Vested % |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| 1  | 0%  | 1              | 25%      |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| 2  | 20%   | 2              | 50%      |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| 3  | 40%   | 3              | 75%      |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| 4  | 60%   | 4              | 100%     |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| 5  | 80%   | 5              | 100%     |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| 6  | 100%  | 6              | 100%     |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| <i>Participant Loans</i>                               | Permitted   |                |          |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| <i>Hardship Withdrawals</i>                            | Allowed only for Salary Deferral Contributions  |                |          |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| <i>Rollovers from other Plans</i>                      | Allowed   |                |          |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| <i>Investment Choice</i>                               | Participant directed through Nationwide Financial.<br><br>Once your account is established, you may access account information by calling (888) 867-5175. In addition to account balance information, you may obtain investment performance information, change allocation of future investments, and transfer existing monies between investments. Information will also be available online at: <a href="http://www.nationwide.com">www.nationwide.com</a>  |                |          |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |
| <i>Trustees</i>  | David H. Edgington, Shawn Jennings-Edgington  |                |          |               |  |            |          |            |          |   |    |   |     |   |     |   |     |   |     |   |     |   |     |   |      |   |     |   |      |   |      |   |      |

*Please note the above is a summary only. For more detailed and definitive information, please consult the Summary Plan Description.*

# Which path should I take?

**Your age, investing experience and personal preference may help you choose.**

Some retirement savers are very comfortable choosing investment options. Others prefer to have a little help or would rather have someone else do it for them. Consider one of these paths as you decide how to invest.



## *Do it myself*

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Select your investments from the options available through the Plan

Manage your asset mix to achieve a comfortable balance of risk vs. growth potential

Revisit your investment strategy as your needs change over time

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Please remember there is no assurance that the investment objective of any fund (or that of any underlying fund) will be achieved, nor that a diversified portfolio will produce better results than a nondiversified portfolio. Asset allocation and diversification do not guarantee returns or insulate an investor from potential losses, including possible loss of principal.

Even with professional management, there is no guarantee that your investment objectives will be met. There is no guarantee that professional management of your retirement assets will provide enough income at or through retirement.

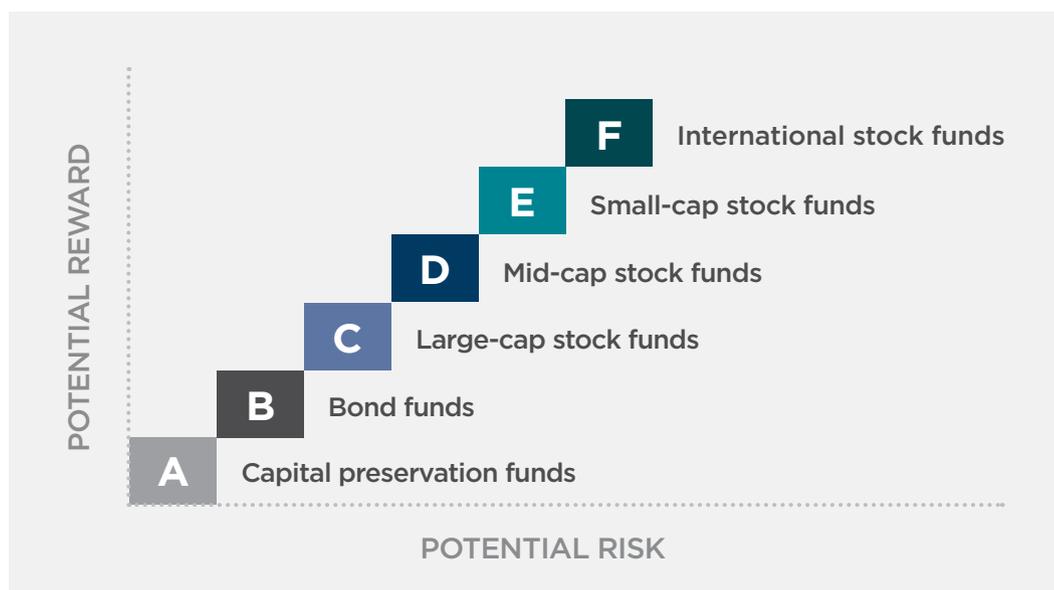


# What funds should I invest in?

## That's a question only you can answer.

The core investment options in the retirement plan are mutual funds, which are portfolios of underlying stocks, bonds and other investment options. Each fund is managed by a professional money manager and has a stated objective or investment style. Select funds to have a mix of asset classes, that meet your personal criteria and to match your comfort with market risk.

For more information on specific investment options, go to [www.nationwide.com/investmentoptions](http://www.nationwide.com/investmentoptions) and enter your case number 466-00019. Select Comparative Chart of Investment Options. Under each fund name, you can link to the prospectus and/or fact sheet.



Every investment has a risk level associated with it. That risk level generally corresponds with the likelihood of a reward, based on time and market conditions. The higher the risk, the greater the potential for growth, but at a higher risk of losing value. The lower the risk, the less the potential for return, but at a lower risk of losing value.

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

International stock funds involve risks such as currency fluctuation, political instability, foreign regulations, differences in accounting and limited availability of information.

Small-cap stock funds may have less liquidity, be subject to greater price volatility and involve greater market risk than the overall market.

Mid-cap stock funds may have less liquidity than funds investing in larger, established companies, and may be subject to greater price volatility and risk than the overall stock market.

Large-cap stock funds tend to be dominated by well-established companies that may have less room to grow and thus, may not have the same growth potential as mid- or small-cap funds.

Bond funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund.

Capital preservation fund returns may not keep pace with inflation, and may produce a negative rate of return when fund expenses are factored in.



**Use this Investor Profile Questionnaire to help you decide how to invest your Plan account**

**1. Your current age is:**

- Over 70 (1 point)
- 60-70 (4 points)
- 50-59 (8 points)
- 35-49 (12 points)
- 34 or younger (16 points)

**2. When do you anticipate taking regular cash distributions from your account?**

- Less than 5 years (2 points)
- 5 - 9 years (5 points)
- 10 - 15 years (7 points)
- More than 15 years, or I do not anticipate taking cash distributions (10 points)

**3. In addition to your current employer-sponsored retirement plan, do you have other retirement plan benefits such as a defined benefit pension or defined contribution profit sharing plan?**

- No (0 points)
- Yes (20 points)

**4. If \$100,000 was invested at the beginning of the year, which example best describes your tolerance for risk?**

- Portfolio A — \$95,000-\$115,000 (1 point)
- Portfolio B — \$90,000-\$125,000 (4 points)
- Portfolio C — \$85,000-\$140,000 (7 points)
- Portfolio D — \$80,000-\$150,000 (10 points)

**5. While riskier than bond investments, stock investments offer the potential of higher long-term investment returns. What is your feeling about investing a portion of your money in stock investments?**

- I am concerned that stock investments are too risky and would prefer a higher allocation to bonds (1 point)
- I understand there is additional risk with stock investments and would consider a more balanced allocation to stocks and bonds (5 points)
- I understand there may be some additional risks in stock investing, but the opportunity to achieve long-term growth with a higher allocation to equities is worth serious consideration (9 points)
- I understand the risks, but recognize there are growth opportunities in stock markets, and would like to maximize those opportunities (12 points)

**6. Given the volatility of the capital markets, your account value will fluctuate over time. The three choices below show potential account value ranges after a three year investment period. If you were to invest \$50,000, which portfolio would you select?**

- Account value range of \$48,000 - \$53,000 (2 points)
- Account value range of \$45,000 - \$58,000 (6 points)
- Account value range of \$40,000 - \$60,000 (10 points)

Take your total points from the questionnaire and look for the profile that best describes you.

|                             |                          |   |                            |   |                                   |
|-----------------------------|--------------------------|---|----------------------------|---|-----------------------------------|
| <b><i>Total points:</i></b> | <b>Aggressive</b><br>58+ | <b>Moderately aggressive</b><br>40 - 57 | <b>Moderate</b><br>27 - 39 | <b>Moderately conservative</b><br>17 - 26 | <b>Conservative</b><br>16 or less |
|-----------------------------|--------------------------|---|----------------------------|---|-----------------------------------|



*Sample investment option allocations based on the Investor Profile results*

|                      | Aggressive | Moderately aggressive | Moderate | Moderately conservative | Conservative |
|----------------------|------------|-----------------------|----------|-------------------------|--------------|
| International        | 33%        | 25%                   | 20%      | 14%                     | 9%           |
| Small-cap            | 7%         | 6%                    | 5%       | 3%                      | 2%           |
| Mid-cap              | 10%        | 9%                    | 7%       | 6%                      | 4%           |
| Large-cap            | 40%        | 35%                   | 28%      | 22%                     | 15%          |
| Bonds                | 7%         | 18%                   | 28%      | 38%                     | 39%          |
| Capital preservation | 3%         | 7%                    | 12%      | 17%                     | 31%          |



**Aggressive**

Appropriate for an investor with both a high tolerance for risk and a long time horizon. The main objective of this portfolio is to provide high growth without providing current income.



**Moderately aggressive**

Designed for an investor with a high tolerance for risk and a longer time horizon. This investor has little need for current income and seeks above-average growth from his/her investable assets.



**Moderate**

Best suits an investor who seeks relatively stable growth and a low level of income. The investor will have a higher tolerance for risk and/or a longer time horizon than a conservative or moderately conservative investor. The main objective is to limit fluctuations to less than those of the overall stock market.



**Moderately conservative**

Appropriate for an investor who seeks both modest investment value increases and income from his/her portfolio. This investor will have either a moderate time horizon or a slightly higher risk tolerance than someone who chooses a Conservative profile.



**Conservative**

Designed for an investor with a low risk tolerance and/or a short time horizon. It is targeted toward the investor seeking stability and to preserve capital while providing income. Fluctuations in the value of these portfolios tend to be minor.

The Asset Allocation Tool is provided for educational purposes only. It is not intended to provide personalized investment advice. The Tool, including the Investor Profile Questionnaire and Asset Mix Chart, is made available through license agreement between Wilshire Associates and Nationwide. The questionnaire does not consider all factors necessary in making an investment decision (e.g., personal and financial information and investment objective). In no way should the Asset Allocation Tool, the questionnaire or the chart be viewed as investment advice or establishing any kind of advisory relationship with Wilshire Associates. Wilshire Associates does not endorse and/or recommend any specific financial product that may be used in conjunction with the asset allocation models that are presented. Please consult with your financial professional and obtain the financial product's prospectus (or its equivalent) and read it carefully prior to investing.

## The Best of America Retirement Advisor Comparative Investment Chart

### GRANITE PROFESSIONAL INSURANCE BROKERAGE, INC. PROFIT SHARING AND 401(k) PLAN

Period Ending 05/31/2019 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)  | Pricing Tier | INQUIRE Code | Gross Exp Ratio | Annualized as of 03/29/2019 |        |        |        |        |         |        |            | Since Inception | Inception Date |
|---|--------------|--------------|-----------------|-----------------------------|--------|--------|--------|--------|---------|--------|------------|-----------------|----------------|
|   |              |              |                 | Month                       | YTD    | 1 Year | 3 Year | 5 Year | 10 Year |        |            |                 |                |
| <b>International stocks</b>                                       |              |              |                 |                             |        |        |        |        |         |        |            |                 |                |
| AmCent Intl Gr A <sup>4</sup> (TWGAX)                             | S            | 571          | 1.42%           | -4.91%                      | 10.77% | -7.95% | 5.87%  | 1.32%  | 8.72%   | 4.94%  | 10/02/1996 |                 |                |
| FnklnTmp Forgn A (TEAFX)  | S            | 550          | 1.15%           | -8.01%                      | 0.29%  | -6.70% | 5.10%  | -1.14% | 7.82%   | 8.89%  | 10/05/1982 |                 |                |
| Invsco Opp Gbl A (OPPAX)  | S            | 435          | 1.08%           | -7.48%                      | 12.35% | 0.38%  | 12.96% | 6.93%  | 12.84%  | 10.48% | 12/22/1969 |                 |                |
| JnsHndrsn Gbl Rsrch T (JAWWX)                                     | P            | 315          | 0.79%           | -6.00%                      | 10.59% | 3.05%  | 10.85% | 6.24%  | N/A     | N/A    | 05/15/1991 |                 |                |
| <i>index: EAFE</i>  |              |              |                 | -4.80%                      | 7.64%  | -3.71% | 7.27%  | 2.33%  | 8.96%   |        |            |                 |                |
| <b>Small-cap stocks</b>   |              |              |                 |                             |        |        |        |        |         |        |            |                 |                |
| Abrden US SmCap Eq A (GSXAX)                                      | S            | 481          | 1.35%           | -9.93%                      | 8.08%  | 3.87%  | 8.62%  | 8.69%  | 15.81%  | 9.11%  | 11/02/1998 |                 |                |
| BNYMel Oppr SmCap Inv (DSCVX)                                     | S            | 4292         | 1.09%           | -9.95%                      | 5.61%  | -7.12% | 10.73% | 4.51%  | 15.13%  | 10.48% | 12/29/1993 |                 |                |
| Invsco SmCap Gr Inv (GTSIX)                                       | S            | 1726         | 1.18%           | -7.84%                      | 10.79% | 1.87%  | 13.72% | 7.78%  | 15.57%  | 8.08%  | 04/07/2006 |                 |                |
| Lazard US SmMdCap Eq Open <sup>7</sup> (LZCOX)                    | S            | 329          | 1.18%           | -6.05%                      | 12.41% | -0.60% | 8.44%  | 5.69%  | 14.36%  | 7.19%  | 01/31/1997 |                 |                |
| NeuBer Genesis Tr <sup>2</sup> (NBGEX)                            | S            | 398          | 1.10%           | -7.11%                      | 13.17% | 5.77%  | 12.06% | 7.33%  | 13.77%  | 11.26% | 09/27/1988 |                 |                |
| NW NVIT Mult Mgr Sm Co I ( <i>index: Russell 2000</i> )           | S            | 375          | N/A             | -6.87%                      | 11.26% | 1.00%  | 11.81% | 5.99%  | 14.32%  | 9.36%  | 10/23/1995 |                 |                |
|   |              |              |                 | -7.78%                      | 9.26%  | 2.05%  | 12.92% | 7.05%  | 15.36%  |        |            |                 |                |
| <b>Mid-cap stocks</b>   |              |              |                 |                             |        |        |        |        |         |        |            |                 |                |
| Fnkln SmMdCap Gr A (FRSGX)  | S            | 958          | 0.95%           | -5.33%                      | 18.74% | 10.19% | 13.60% | 7.80%  | 14.59%  | 9.68%  | 02/14/1992 |                 |                |
| Invsco MdCap Gr A (VGRAX)   | S            | 553          | 1.17%           | -4.05%                      | 17.11% | 6.19%  | 11.73% | 7.10%  | 14.80%  | 10.63% | 12/27/1995 |                 |                |
| WF Cmn Stk A (SCSAX) ( <i>index: S&amp;P 400</i> )                | S            | 319          | 1.26%           | -5.31%                      | 12.56% | 2.76%  | 10.04% | 5.93%  | 14.00%  | 11.23% | 12/29/1989 |                 |                |
|   |              |              |                 | -7.97%                      | 9.60%  | 2.59%  | 11.24% | 8.29%  | 16.28%  |        |            |                 |                |
| <b>Large-cap stocks</b>   |              |              |                 |                             |        |        |        |        |         |        |            |                 |                |
| AmCent Gr Inv (TWCGX)   | P            | 570          | 0.97%           | -5.91%                      | 14.20% | 10.13% | 15.09% | 11.11% | 14.76%  | 12.36% | 06/30/1971 |                 |                |
| AmCent Inc Gr A <sup>3</sup> (AMADX)                              | S            | 572          | 0.91%           | -7.54%                      | 6.50%  | 4.44%  | 10.46% | 7.20%  | 13.23%  | 5.50%  | 12/15/1997 |                 |                |
| AmCent Ultra Inv (TWCUX)  | P            | 580          | 0.97%           | -7.92%                      | 11.67% | 13.04% | 17.09% | 12.64% | 16.19%  | 10.83% | 11/02/1981 |                 |                |
| BNYMel App Inv (DGAGX)  | S            | 217          | 0.90%           | -6.10%                      | 12.89% | 8.04%  | 11.64% | 7.94%  | 12.37%  | 9.65%  | 01/18/1984 |                 |                |
| BNYMel Sustnbl US Eq Z (DRTHX)                                    | S            | 225          | 0.87%           | -4.71%                      | 12.28% | 8.71%  | 9.95%  | 7.18%  | 13.14%  | 8.60%  | 03/29/1972 |                 |                |
| FidAdv Eq Inc A <sup>5</sup> (FEIAX)                              | S            | 282          | 0.94%           | -6.28%                      | 8.15%  | 3.08%  | 8.11%  | 5.21%  | 12.10%  | 8.75%  | 04/25/1983 |                 |                |
| FidAdv Gr Oppr A <sup>5</sup> (FAGAX)                             | S            | 281          | 1.05%           | -7.06%                      | 16.80% | 32.81% | 24.00% | 15.52% | 19.83%  | 10.50% | 11/18/1987 |                 |                |
| JnsHndrsn Frty T (JACTX)  | P            | 5482         | 0.91%           | -4.95%                      | 15.18% | 11.28% | 16.13% | 13.18% | 14.99%  | 10.41% | 05/01/1997 |                 |                |
| JnsHndrsn Rsrch T (JAMRX)   | P            | 5481         | 0.83%           | -5.97%                      | 15.30% | 10.90% | 13.09% | 10.45% | 15.98%  | 10.19% | 05/03/1993 |                 |                |
| NeuBer Guardian Tr <sup>2</sup> (NBGTIX)                          | S            | 565          | 1.06%           | -6.21%                      | 12.87% | 6.08%  | 11.67% | 7.76%  | 13.41%  | 10.17% | 06/01/1950 |                 |                |
| NeuBer LgCp Val Tr <sup>2</sup> (NBPTX)                           | S            | 410          | 1.06%           | -4.00%                      | 7.62%  | 11.74% | 14.12% | 7.38%  | 13.88%  | 11.54% | 01/20/1975 |                 |                |
| NW Dynmc US Gr A (NMFAX)  | S            | 831          | 1.16%           | -5.85%                      | 12.95% | 11.46% | 13.86% | 10.49% | 14.73%  | 6.82%  | 02/14/1961 |                 |                |
| NW Dynmc US Gr R6 (MUIGX)   | S            | 365          | 0.86%           | -5.82%                      | 13.14% | 11.79% | 14.21% | 10.83% | 15.09%  | 6.95%  | 02/14/1961 |                 |                |
| NW Fd A (NWFAX)   | S            | 830          | 0.98%           | -6.14%                      | 11.25% | 6.53%  | 11.68% | 8.77%  | 13.40%  | 8.76%  | 05/11/1933 |                 |                |
| NW Fd Inst Svc (MUIFX)  | S            | 385          | 0.73%           | -6.09%                      | 11.42% | 6.79%  | 11.92% | 9.04%  | 13.67%  | 8.82%  | 05/11/1933 |                 |                |
| NW S P 500 Indx Svc (GRMSX) ( <i>index: S&amp;P 500</i> )         | S            | 356          | 0.56%           | -6.45%                      | 10.17% | 8.02%  | 12.00% | 9.45%  | 14.41%  | 5.07%  | 07/24/1998 |                 |                |
|   |              |              |                 | -6.35%                      | 10.74% | 9.50%  | 13.51% | 10.91% | 15.92%  |        |            |                 |                |
| <b>Balanced</b>   |              |              |                 |                             |        |        |        |        |         |        |            |                 |                |
| BNYMel Bal Oppr Z (DBOZX)   | S            | 1458         | 1.07%           | -4.66%                      | 6.36%  | 4.43%  | 7.81%  | 5.42%  | 9.93%   | 7.32%  | 03/16/1987 |                 |                |
| FidAdv Bal A <sup>5</sup> (FABLX)                                 | S            | 283          | 0.87%           | -4.51%                      | 8.68%  | 4.74%  | 8.56%  | 6.36%  | 10.70%  | 7.02%  | 01/06/1987 |                 |                |
| FnklnMSF Mut Shrs A <sup>6</sup> (TESIX)                          | S            | 308          | 1.02%           | -5.88%                      | 7.49%  | 2.23%  | 6.77%  | 3.91%  | 10.52%  | N/A    | 07/01/1949 |                 |                |
| Invsco Eq Inc A (ACEIX)   | S            | 304          | 0.79%           | -5.10%                      | 7.42%  | 0.43%  | 7.61%  | 4.79%  | 10.03%  | 9.20%  | 08/03/1960 |                 |                |
| NW Inv Dest Aggr Svc (NDASX) ( <i>index: Balanced Benchmark</i> ) | S            | 970          | 0.94%           | -6.16%                      | 8.79%  | 0.74%  | 9.01%  | 5.16%  | 11.30%  | 3.69%  | 03/30/2000 |                 |                |
|   |              |              |                 | -3.18%                      | 7.29%  | 3.10%  | 7.67%  | 5.48%  | 9.84%   |        |            |                 |                |

| Investment Option (Ticker)                | Pricing Tier | INQUIRE Code | Gross Exp Ratio | Month  | YTD   | Annualized as of 03/29/2019 |        |        |         |        | Since Inception | Inception Date |
|---|--------------|--------------|-----------------|--------|-------|-----------------------------|--------|--------|---------|--------|-----------------|----------------|
|   |              |              |                 |        |       | 1 Year                      | 3 Year | 5 Year | 10 Year |        |                 |                |
| <b>U.S. bonds</b>                         |              |              |                 |        |       |                             |        |        |         |        |                 |                |
| Fed Bd F (ISHIX)                          | S            | 235          | 0.98%           | 0.62%  | 6.67% | 3.88%                       | 3.83%  | 2.77%  | 6.42%   | 6.13%  | 05/20/1987      |                |
| Fed Hi Yld Tr Svc (FHYTX)                 | S            | 237          | 1.10%           | -2.20% | 7.31% | 3.70%                       | 6.43%  | 3.51%  | 10.84%  | 7.38%  | 08/23/1984      |                |
| NW Bd Inst Svc (MUIBX)                    | S            | 370          | 0.57%           | 1.47%  | 4.82% | 4.09%                       | 1.80%  | 1.87%  | 4.42%   | 6.08%  | 03/03/1980      |                |
| NW Infl Prtct Sec Inst Svc (NWXNX)        | S            | 5772         | 0.50%           | 1.67%  | 4.96% | 1.45%                       | 0.58%  | 0.75%  | N/A     | -0.61% | 09/17/2012      |                |
| Pionr Hi Yld A (TAHYX)                    | S            | 650          | 1.14%           | -1.13% | 5.95% | 2.80%                       | 6.62%  | 2.37%  | 9.98%   | 6.82%  | 02/12/1998      |                |
| <i>index: Barclays US Agg Bond TR USD</i> |              |              |                 | 1.78%  | 4.80% | 4.48%                       | 2.03%  | 2.74%  | 3.77%   |        |                 |                |
| <b>Short-term bonds</b>                   |              |              |                 |        |       |                             |        |        |         |        |                 |                |
| AmCent ST Govt Inv (TWUSX)                | P            | 575          | 0.55%           | 0.62%  | 1.45% | 1.33%                       | -0.27% | -0.30% | -0.06%  | 3.57%  | 12/15/1982      |                |
| <i>index: Citigroup 1-3 Govt/Corp</i>     |              |              |                 | 0.69%  | 2.14% | 3.00%                       | 1.30%  | 1.19%  | 1.55%   |        |                 |                |
| <b>Cash</b>                               |              |              |                 |        |       |                             |        |        |         |        |                 |                |
| NW Gov Mny Mkt R6 (GMIXX)                 | S            | 688          | 0.44%           | 0.11%  | 0.52% | 0.90%                       | 0.04%  | -0.27% | -0.51%  | 3.55%  | 03/03/1980      |                |
| <i>index: 3 Mos. T-Bill</i>               |              |              |                 | 0.21%  | 1.01% | 2.11%                       | 1.17%  | 0.72%  | 0.41%   |        |                 |                |

## Fee and Expense Summary

| Investment Option (Ticker)        | Net AMC/<br>Asset Fee* | Net Exp<br>Ratio | Total Annual Operating<br>Expenses |             | Shareholder type<br>expenses   |
|-----------------------------------|------------------------|------------------|------------------------------------|-------------|--|
|                                   |                        |                  | As a %                             | Per \$1,000 |  |
| <b>International stocks</b>       |                        |                  |                                    |             |  |
| AmCent Intl Gr A (TWGAX)          | 0.75%                  | 1.42%            | 2.17%                              | \$21.70     | N/A  |
| FnklnTmp Forgn A (TEMFX)          | 0.75%                  | 1.10%            | 1.85%                              | \$18.50     | N/A  |
| Invsco Opp Gbl A (OPPAX)          | 0.75%                  | 1.08%            | 1.83%                              | \$18.30     | N/A  |
| JnsHndrsn Gbl Rsrch T (JAWWX)     | 0.90%                  | 0.79%            | 1.69%                              | \$16.90     | N/A  |
| <b>Small-cap stocks</b>           |                        |                  |                                    |             |  |
| Abrden US SmCap Eq A (GSXAX)      | 0.75%                  | 1.35%            | 2.10%                              | \$21.00     | N/A  |
| BNYMel Oppr SmCap Inv (DSCVX)     | 0.75%                  | 1.09%            | 1.84%                              | \$18.40     | N/A  |
| Invsco SmCap Gr Inv (GTSIX)       | 0.75%                  | 1.18%            | 1.93%                              | \$19.30     | The fund house enforces a trade restriction. If a participant exchanges out \$50,000.00 or more, they are blocked from exchanging \$50,000.00 or more back into the fund for 30 days. Only 1 roundtrip exchange is allowed in 30 days. |
| Lazard US SmMdCap Eq Open (LZCOX) | 0.75%                  | 1.18%            | 1.93%                              | \$19.30     | N/A  |
| NeuBer Genesis Tr (NBGEX)         | 0.75%                  | 1.10%            | 1.85%                              | \$18.50     | N/A  |
| NW NVIT Mult Mgr Sm Co I          | 0.75%                  | N/A              | 0.75%                              | \$7.50      | N/A  |
| <b>Mid-cap stocks</b>             |                        |                  |                                    |             |  |
| Fnkln SmMdCap Gr A (FRSGX)        | 0.75%                  | 0.93%            | 1.68%                              | \$16.80     | N/A  |
| Invsco MdCap Gr A (VGRAX)         | 0.75%                  | 1.17%            | 1.92%                              | \$19.20     | The fund house enforces a trade restriction. If a participant exchanges out \$50,000.00 or more, they are blocked from exchanging \$50,000.00 or more back into the fund for 30 days. Only 1 roundtrip exchange is allowed in 30 days. |
| WF Cmn Stk A (SCSAX)              | 0.75%                  | 1.26%            | 2.01%                              | \$20.10     | 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.   |
| <b>Large-cap stocks</b>           |                        |                  |                                    |             |  |
| AmCent Gr Inv (TWC GX)            | 0.90%                  | 0.97%            | 1.87%                              | \$18.70     | N/A  |
| AmCent Inc Gr A (AMADX)           | 0.75%                  | 0.91%            | 1.66%                              | \$16.60     | N/A  |
| AmCent Ultra Inv (TWCUX)          | 0.90%                  | 0.97%            | 1.87%                              | \$18.70     | N/A  |
| BNYMel App Inv (DGAGX)            | 0.75%                  | 0.90%            | 1.65%                              | \$16.50     | N/A  |

| Investment Option (Ticker)         | Net AMC/<br>Asset Fee* | Net Exp<br>Ratio | Total Annual Operating<br>Expenses |             | Shareholder type<br>expenses   |
|------------------------------------|------------------------|------------------|------------------------------------|-------------|--|
|                                    |                        |                  | As a %                             | Per \$1,000 |  |
| BNYMeI Sustnbl US Eq Z (DRTHX)     | 0.75%                  | 0.77%            | 1.52%                              | \$15.20     | N/A  |
| FidAdv Eq Inc A (FEIAX)            | 0.75%                  | 0.94%            | 1.69%                              | \$16.90     | N/A  |
| FidAdv Gr Oppr A (FAGAX)           | 0.75%                  | 1.05%            | 1.80%                              | \$18.00     | N/A  |
| JnsHndrsn Frty T (JACTX)           | 0.90%                  | 0.91%            | 1.81%                              | \$18.10     | N/A  |
| JnsHndrsn Rsrch T (JAMRX)          | 0.90%                  | 0.83%            | 1.73%                              | \$17.30     | N/A  |
| NeuBer Guardian Tr (NBGTx)         | 0.75%                  | 1.06%            | 1.81%                              | \$18.10     | N/A  |
| NeuBer LgCp Val Tr (NBPTX)         | 0.75%                  | 1.06%            | 1.81%                              | \$18.10     | N/A  |
| NW Dynmc US Gr A (NMFAX)           | 0.75%                  | 0.95%            | 1.70%                              | \$17.00     | N/A  |
| NW Dynmc US Gr R6 (MUIGX)          | 0.75%                  | 0.65%            | 1.40%                              | \$14.00     | N/A  |
| NW Fd A (NWFAX)                    | 0.75%                  | 0.94%            | 1.69%                              | \$16.90     | N/A  |
| NW Fd Inst Svc (MUIFX)             | 0.75%                  | 0.69%            | 1.44%                              | \$14.40     | N/A  |
| NW S P 500 Indx Svc (GRMSX)        | 0.75%                  | 0.56%            | 1.31%                              | \$13.10     | N/A  |
| <b>Balanced</b>                    |                        |                  |                                    |             |  |
| BNYMeI Bal Oppr Z (DBOZX)          | 0.75%                  | 1.01%            | 1.76%                              | \$17.60     | N/A  |
| FidAdv Bal A (FABLX)               | 0.75%                  | 0.87%            | 1.62%                              | \$16.20     | N/A  |
| FnklnMSF Mut Shrs A (TESIX)        | 0.75%                  | 1.02%            | 1.77%                              | \$17.70     | N/A  |
| Invsco Eq Inc A (ACEIX)            | 0.75%                  | 0.78%            | 1.53%                              | \$15.30     | The fund house enforces a trade restriction. If a participant exchanges out \$50,000.00 or more, they are blocked from exchanging \$50,000.00 or more back into the fund for 30 days. Only 1 roundtrip exchange is allowed in 30 days. |
| NW Inv Dest Aggr Svc (NDASX)       | 0.75%                  | 0.94%            | 1.69%                              | \$16.90     | N/A  |
| <b>U.S. bonds</b>                  |                        |                  |                                    |             |  |
| Fed Bd F (ISHIX)                   | 0.75%                  | 0.86%            | 1.61%                              | \$16.10     | N/A  |
| Fed Hi Yld Tr Svc (FHYTX)          | 0.75%                  | 0.98%            | 1.73%                              | \$17.30     | Assets held less than 90 days will trigger a 2.00% redemption fee on the amount of the transaction.  |
| NW Bd Inst Svc (MUIBX)             | 0.75%                  | 0.50%            | 1.25%                              | \$12.50     | N/A  |
| NW Infl Prtct Sec Inst Svc (NWXNX) | 0.75%                  | 0.42%            | 1.17%                              | \$11.70     | N/A  |
| Pionr Hi Yld A (TAHYX)             | 0.75%                  | 1.14%            | 1.89%                              | \$18.90     | The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging any amount back into the fund for 90 days. Only 1 roundtrip exchange is allowed in 90 days.           |
| <b>Short-term bonds</b>            |                        |                  |                                    |             |  |
| AmCent ST Govt Inv (TWUSX)         | 0.90%                  | 0.55%            | 1.45%                              | \$14.50     | N/A  |
| <b>Cash</b>                        |                        |                  |                                    |             |  |
| NW Gov Mny Mkt R6 (GMIXX)          | 0.75%                  | 0.44%            | 1.19%                              | \$11.90     | N/A  |

\*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.

**Risk Category Legend: VI – Very High, V – High, IV – Moderate, III – Low, II – Very Low, I – Lowest**

\* For more information on Risk Category, refer to the Risk Classification section on the investment profiles.

Performance figures represent the total change in net assets with capital gains and income dividends reinvested, and reflect the deduction of Nationwide's asset management charge of 0.75% for primary plus (S), 0.90% for primary (P) and 1.10% for optional (O). 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 shown. For information about these expenses, contact your Pension Representative. 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 Best of America® Retirement Advisor unregistered group annuity variable contract and unregistered group fixed or group indexed fixed annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio, (1-888-867-5175). The general distributor is Nationwide Investment Services Corporation, member FINRA.

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Inception Date is the date the underlying fund was established. Performance since Inception Date includes hypothetical performance for periods before the underlying fund was available in the Separate Account, and is derived from applying contract charges to actual fund Net Asset Values to determine the performance the fund would have achieved inside the Separate Account. Adoption Date is the date the underlying fund was included in the Separate Account.

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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.

<sup>2</sup>Neuberger Berman Genesis Trust started operating in August 1993. The fund invests in the same Portfolio as Neuberger Berman Genesis Fund which is also managed by Neuberger Berman Management Incorporated ("NBMI"). Performance data for Neuberger Berman Genesis Trust before 8/93 is for the Fund. Because the Trust has higher expense ratios than the Fund, the total return of the Trust prior to 8/93 would have been lower than that shown for the Fund. NBMI currently absorbs certain expenses of the Trust. Without this arrangement, which is subject to change, the total return on the Trust would have been less.

<sup>3</sup>In the performance presented for American Century Income and Growth Advisor, for periods prior to first full quarter after inception (12/15/97), the Investor Class performance has been restated to reflect the expenses of the Advisor Class. For periods subsequent to that date, actual performance of the Advisor Class is utilized in performance computations. For a description of the differences between share classes, please consult the prospectuses.

<sup>4</sup>In the performance presented for American Century International Growth Advisor, for periods prior to first full quarter after inception (1/02/96), the Investor Class performance has been restated to reflect the expenses of the Advisor Class. For periods subsequent to that date, actual performance of the Advisor Class is utilized in performance computations. For a description of the differences between share classes, please consult the prospectuses.

<sup>5</sup>Initial offering of Fidelity Advisor Equity Income Class A was on 9/3/96. Prior Class A returns reflect Class T's 0.65% 12b-1 fee (reduced to 0.50% on 1/1/96) for equity funds. Performance prior to 9/10/92 for Fidelity Advisor Equity Income Fund A, are those of the Institutional Class, the original Class of the fund, and would have been lower had a 12b-1 fee been in effect.

<sup>6</sup>Effective November 1, 1996, the Mutual Shares issued new shares with a 12b-1 charge of 35bp. The fund invests in the same portfolio as Mutual Shares "Z" class which do not have a 12b-1 charge. Performance data for these shares before 11/96 are for the "Z" class. Because the new shares have a higher expense ratio than the "Z" shares, the performance prior to 11/96 would have been lower than shown.

<sup>7</sup>The Lazard Small Cap Open Class started operating in January 1997. The fund has identical investment objectives and policies, and invests in the same Portfolio as the Lazard Small Cap Institutional Class fund, which is also managed by Lazard Asset Management. The performance information for the Lazard Open Class funds before January 1997 is based upon the Institutional Class performance, adjusted by a 25 basis point 12b-1 fee.

#### **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.**

**Not a deposit • Not FDIC or NCUSIF insured**

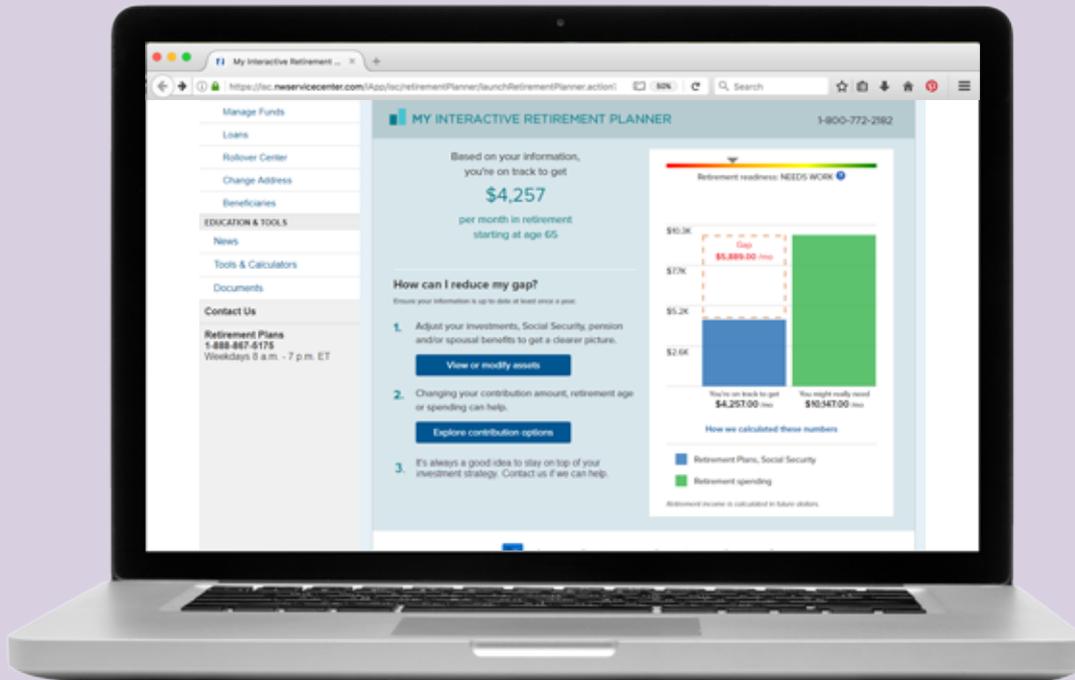
# How can I find the help I may need?

## Get to know your Plan website

We have engineered our website to offer an experience that's geared to help you succeed through the Plan. Right away, you can see how ready for retirement you may be and what actions to consider that may help you improve your outlook over the long term.

## Set up your online account

- Go to [nationwide.com/myretirement](https://nationwide.com/myretirement)
- Select "Sign Up"
- When prompted, enter Case Number 466-00019, Social Security number and date of birth



## *Your Plan website is engineered for Retirement Readiness*

Within a few clicks, you can know where you're going and how you're going to get there.



**Manage your account** – Log on, review your investment performance compare your rates of return to common market indexes and more.



**Watch our videos** – We bring you information that can help you make decisions about managing your money and planning for retirement.



**View our presentations** – Build your confidence about retirement planning and investing.



**Plan for retirement income** – Find ways to improve how you spend and save for retirement.

- **Estimate retirement health care costs** – See how out-of-pocket expenses can impact your retirement budget.
- **Decide your retirement date** – Find out how we can help you make your retirement goal a reality.



**Find out how you compare** – Our Peer Comparison Tool enables you to see how much people like you are contributing and saving for retirement, and how your progress stacks up against your peers.



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# Enrollment form

Case number: 466-00019 // GRANITE PROFESSIONAL INSURANCE BROKERAGE, INC. PROFIT SHARING AND 401(k) PLAN

**Yes, sign me up. Follow these easy steps:**

Please clearly print information below. Please note that this enrollment form is for your initial enrollment only. For future changes, contact your employer. All employees who have met the Plan's eligibility requirements, regardless of whether you choose to participate, must complete all applicable sections of the form.

**Be sure to complete all personal information below to help ensure the highest level of security for your account.**

Social Security number: \_\_\_\_\_ Last/first/MI name: \_\_\_\_\_

Address: \_\_\_\_\_  
Street/Apt #/PO Box City State ZIP code

Date of birth: \_\_\_\_\_ Date of hire: \_\_\_\_\_ Gender (M or F): \_\_\_\_\_ Marital status: \_\_\_\_\_

Personal Email: \_\_\_\_\_

Home Phone: \_\_\_\_\_

**Complete your contribution election(s).**

**Elective deferrals**

- I elect to participate and contribute \_\_\_\_\_% or \$\_\_\_\_\_ of compensation per pay period on a pretax (traditional) basis. Maximum Plan limit for pretax contributions: \$19,000 for 2019. If you're age 50 or older in 2019, you may contribute an additional \$6,000.
- Opt out. I elect not to make elective deferrals until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available enrollment date. Although I elect not to save through payroll deduction, I understand my employer may elect to continue a discretionary contribution to the Plan, and I authorize such a contribution to be invested as indicated below. If I elect to roll over money into the Plan, I also authorize my rollover to be invested as indicated below.

**Build your own portfolio**

Select investments below based on your questionnaire results, then jump to the signature section at the end of this enrollment form. All allocations must be made in whole percentages, and the total must equal 100%.

| Asset class          | Fund name        | Fund code | Inquire code | Allocation percentage |
|----------------------|------------------|-----------|--------------|-----------------------|
| International stocks | AmCent Intl Gr A | TCGD      | 571          | _____ %               |
| International stocks | FnklnTmp Forgn A | TFFD      | 550          | _____ %               |
| International stocks | Invsco Opp Gbl A | PGZD      | 435          | _____ %               |

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Last/first/MI name SSN

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| Asset class          | Fund name                 | Fund code | Inquire code | Allocation percentage |
|----------------------|---------------------------|-----------|--------------|-----------------------|
| International stocks | JnsHndrsn Gbl Rsrch T     | JWFD      | 315          | %                     |
| Small-cap stocks     | Abrden US SmCap Eq A      | PSCD      | 481          | %                     |
| Small-cap stocks     | BNYMeI Oppr SmCap Inv     | BTLD      | 4292         | %                     |
| Small-cap stocks     | Invsco SmCap Gr Inv       | AGSD      | 1726         | %                     |
| Small-cap stocks     | Lazard US SmMdCap Eq Open | LSCD      | 329          | %                     |
| Small-cap stocks     | NeuBer Genesis Tr         | NBDT      | 398          | %                     |
| Small-cap stocks     | NW NVIT Mult Mgr Sm Co I  | SCFX      | 375          | %                     |
| Mid-cap stocks       | FnklN SmMdCap Gr A        | TSGD      | 958          | %                     |
| Mid-cap stocks       | Invsco MdCap Gr A         | VGRD      | 553          | %                     |
| Mid-cap stocks       | WF Cmn Stk A              | SCCD      | 319          | %                     |
| Large-cap stocks     | AmCent Gr Inv             | TGZD      | 570          | %                     |
| Large-cap stocks     | AmCent Inc Gr A           | ACID      | 572          | %                     |
| Large-cap stocks     | AmCent Ultra Inv          | TCLD      | 580          | %                     |
| Large-cap stocks     | BNYMeI App Inv            | DAFD      | 217          | %                     |
| Large-cap stocks     | BNYMeI Sustnbl US Eq Z    | DTZD      | 225          | %                     |
| Large-cap stocks     | FidAdv Eq Inc A           | FEID      | 282          | %                     |
| Large-cap stocks     | FidAdv Gr Oppr A          | FGOD      | 281          | %                     |
| Large-cap stocks     | JnsHndrsn Frty T          | DVOD      | 5482         | %                     |
| Large-cap stocks     | JnsHndrsn Rsrch T         | DVND      | 5481         | %                     |
| Large-cap stocks     | NeuBer Guardian Tr        | NGTD      | 565          | %                     |
| Large-cap stocks     | NeuBer LgCp Val Tr        | NPTD      | 410          | %                     |
| Large-cap stocks     | NW Dynmc US Gr A          | NGFD      | 831          | %                     |
| Large-cap stocks     | NW Dynmc US Gr R6         | NGZD      | 365          | %                     |
| Large-cap stocks     | NW Fd A                   | NWFD      | 830          | %                     |
| Large-cap stocks     | NW Fd Inst Svc            | NFZD      | 385          | %                     |
| Large-cap stocks     | NW S P 500 Indx Svc       | NSPD      | 356          | %                     |
| Balanced             | BNYMeI Bal Oppr Z         | DPBD      | 1458         | %                     |
| Balanced             | FidAdv Bal A              | FABD      | 283          | %                     |
| Balanced             | FnklNMSF Mut Shrs A       | TMSD      | 308          | %                     |
| Balanced             | Invsco Eq Inc A           | VKED      | 304          | %                     |
| Balanced             | NW Inv Dest Aggr Svc      | DAGD      | 970          | %                     |
| U.S. bonds           | Fed Bd F                  | FBDD      | 235          | %                     |
| U.S. bonds           | Fed Hi Yld Tr Svc         | FHYD      | 237          | %                     |

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Last/first/MI name SSN

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| Asset class      | Fund name                  | Fund code | Inquire code | Allocation percentage |
|------------------|----------------------------|-----------|--------------|-----------------------|
| U.S. bonds       | NW Bd Inst Svc             | NBZD      | 370          | _____ %               |
| U.S. bonds       | NW Infl Prtct Sec Inst Svc | EHRD      | 5772         | _____ %               |
| U.S. bonds       | Pionr Hi Yld A             | PHFD      | 650          | _____ %               |
| Short-term bonds | AmCent ST Govt Inv         | TUZD      | 575          | _____ %               |
| Cash             | NW Gov Mny Mkt R6          | GMZD      | 688          | _____ %               |

Total Percentage 100%

Double-check that your selections equal 100%.

**Sign and date to confirm that all elections and information entered is accurate and current.**

The selected investment allocation(s) will apply to all new money deposited into an existing group annuity or trust contract unless otherwise directed. Monies previously deposited to this contract will not be changed to reflect the selections on this form. If you do not select a fund on this form or if the form is not completed by the time the first deposit to your account is received, and your Plan has a default fund, then deposits will be made to the Plan's default fund.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Please return this completed form to your Human Resources Representative. Don't forget to set up your online access at [nationwide.com](http://nationwide.com).**

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# Beneficiary form

Case number: 466-00019 // GRANITE PROFESSIONAL INSURANCE BROKERAGE, INC. PROFIT SHARING AND 401(k) PLAN

## Participant information

Last/first name: \_\_\_\_\_ MI: \_\_\_\_\_ Social Security number: \_\_\_\_\_

|   |  |                             |                        |
|---|--|-----------------------------|------------------------|
| A | Enter primary beneficiary Information. | Percentages must total 100% | Percentage of benefits |
|---|--|-----------------------------|------------------------|

If married, your spouse must be the only primary beneficiary unless your spouse signs the waiver in Section D.

Last/first/MI name: \_\_\_\_\_ Relationship: \_\_\_\_\_ %

Address: \_\_\_\_\_ SSN: \_\_\_\_\_

Last/first/MI name: \_\_\_\_\_ Relationship: \_\_\_\_\_ %

Address: \_\_\_\_\_ SSN: \_\_\_\_\_

|   |   |                             |                        |
|---|---|-----------------------------|------------------------|
| B | Enter contingent beneficiary Information. | Percentages must total 100% | Percentage of benefits |
|---|---|-----------------------------|------------------------|

In the event that your primary beneficiaries do not survive you, your vested account balance will be divided among your contingent beneficiaries in the percentages specified below.

Last/first/MI name: \_\_\_\_\_ Relationship: \_\_\_\_\_ %

Address: \_\_\_\_\_ SSN: \_\_\_\_\_

Last/first/MI name: \_\_\_\_\_ Relationship: \_\_\_\_\_ %

Address: \_\_\_\_\_ SSN: \_\_\_\_\_

|   |                    |
|---|--------------------|
| C | Complete and sign. |
|---|--------------------|

I certify that I am:  Married  Not married  Legally separated

Participant signature \_\_\_\_\_ Date \_\_\_\_\_

|   |  |
|---|--|
| D | This section must be completed if your spouse is not the sole primary beneficiary. |
|---|--|

I consent to the primary beneficiary designation(s) made by my spouse. I understand that I have the right to all of my spouse's vested account under this Plan after my spouse dies. I understand that by signing this consent, I am giving up my right to some or all of the benefits under this Plan, that the designation is not valid unless I consent to it, and that my consent is irrevocable unless my spouse revokes the beneficiary designation.

Spouse's name: \_\_\_\_\_

Spouse signature: \_\_\_\_\_ Date: \_\_\_\_\_

This consent must be witnessed by either a Plan Representative or a Notary Public.

State of: \_\_\_\_\_ County of: \_\_\_\_\_

I certify that before me personally appeared the above-named spouse who signed the above spousal consent and acknowledged the same to be his/her free act and deed.

Plan Representative signature or Notary Public: \_\_\_\_\_ Date: \_\_\_\_\_

Notary Public Commission expires: \_\_\_\_\_ (Notary Seal)

|                        |
|------------------------|
| Additional information |
|------------------------|

You may make a written request to your Plan Administrator requesting a personalized statement describing the effect of electing an optional form of benefit and providing a comparison of the relative values under each available optional form of benefit. If you have additional beneficiaries, you can attach a separate piece of paper.

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1. Nationwide Plan Information

Plan Number: 466-00019 Plan Name: GRANITE PROFESSIONAL INSURANCE BROKERAGE, INC. PROFIT SHARING AND 401(k) PLAN

2. Participant Information

Name: SSN:
Date of Birth: Date of Hire: Gender (optional): Male Female
Street Address:
City: State: Zip:
Phone: Email:

3. Rollover/Transfer Information

The Provider/Custodian who currently holds your assets will likely have their own requirements to complete the rollover/transfer. Please call them to obtain their rollover/transfer requirements, obtain answers to the questions below as well as those in Section 5.

Have you already completed all requirements and funds are on the way to Nationwide from the prior Provider/Custodian?

Yes, you may skip down to Next Steps. OR No, proceed to answer the questions below

Does the Provider/Custodian:

Require their own paperwork OR Accept Nationwide's paperwork

Does the Provider/Custodian:

- Require original signatures? Yes No
Accept email or fax copies of paperwork? Yes No
Accept electronic signatures on forms? Yes No
Require medallion signature guarantee or notarization of signatures? Yes No
Is a Letter of Acceptance required? Yes No

Next Steps

- Return this form and all paperwork from your prior Provider/Custodian (if required) to Nationwide using the fax number above or an address below. Receipt of this paperwork will initiate your request to move funds from an outside qualified plan or IRA into your retirement account with Nationwide.
If funds are not already in transit to Nationwide, we will forward all paperwork to the relinquishing Provider/Custodian. We will follow up to ensure receipt and make sure your outside account is transferred to your Nationwide account. Please note it may take up to 90 days for certain account types to be transferred
If you have any questions or received notification of additional requirements from the relinquishing provider/custodian please contact us at 800-772-2182

4. Submission Information

Make your check Payable to Nationwide Financial and include your Plan # and last 4 digits of your SSN in the memo section.

Mailing Address:
Nationwide Financial
PO Box 183046
Columbus, OH 43218-3046

Express Mailing Address:
Nationwide Financial
3400 Southpark PL, Suite A
Attn: DSPF-F6
Grove City, OH 43123-4856

Send wires to:
JP Morgan Chase
Columbus, OH 43215
ABA#: 021000021
Nationwide Trust Company, FSB
Acct#: 615843653
OBI field: Case Number: XXX-XXXXX

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**5. Rollover/Transfer Details**

**Participant Information:**

Name: \_\_\_\_\_ SSN: \_\_\_\_\_

**Prior Provider/Custodian Information:**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Fax: \_\_\_\_\_ Email: \_\_\_\_\_

**Account Number:** \_\_\_\_\_

**Account Type:**  401(a)/401(k)  403(b)  457(b) Governmental  
 SIMPLE IRA  Rollover IRA  Traditional IRA  
 Other Qualified Plan: \_\_\_\_\_

**Rollover/Transfer Type:**  Partial  Total

**Total Estimated Rollover/Transfer Amount:** \$ \_\_\_\_\_

**Does the Rollover/Transfer include Roth?**  Yes  No

If Yes, provide: Year of first Roth Contribution: \_\_\_\_\_

Estimated Roth Amount: \$ \_\_\_\_\_ (see prior provider/custodian)

Roth Basis Amount: \$ \_\_\_\_\_ (total contributions without earnings)

**Does the Rollover/Transfer include after-tax assets that are not subject to Roth distribution rules?**  Yes  No

If Yes, provide, After-Tax Basis Amount: \$ \_\_\_\_\_ (total contributions without earnings)

**6. Investment Direction**

Assets will be applied to the investment elections on file as a transfer to the applicable Rollover or Roth Rollover source unless otherwise directed below:

\_\_\_\_\_  
\_\_\_\_\_

**7. Plan Sponsor/Authorized Representative Signature**

I have reviewed the enclosed rollover/transfer request and verified its accuracy and hereby authorize the acceptance of this request into our retirement plan named above in Section 1.

I acknowledge I am the Plan Sponsor or I am authorized to sign on behalf of the Plan Sponsor for this service/transaction.

Full Name (please print): \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**8. Participant Authorization**

I certify that the rollover/transfer represents the taxable portion of my distribution (with the exception of Roth funds) from the qualified plan or individual retirement account listed above. If I am rolling over these assets from my own personal bank account, I certify that the amount was liquidated from the above listed account no more than 60 days ago and I have included a copy of the statement showing the date of withdrawal.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**A Medallion Signature Guarantee may be required.  
Contact your surrendering financial institution to confirm.**

**Medallion Signature Guarantee Stamp Here  
(if applicable)**

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# Let us help you understand the Plan's fees

This document includes important information about the expenses you pay for participating in your company's retirement plan. It's important to review this information annually. It is divided into three sections:

- **Part I** provides general information regarding the operation of the Plan
- **Part II** provides information regarding charges for administrative expenses the Plan may be charged
- **Part III** provides information about individual expenses you may be charged as a Plan Participant or Beneficiary

The "Comparative Chart of Plan Investment Options" ("Comparative Chart") gives you information about the Plan's investment options. You can also get both of these documents, plus a glossary of investment terms, on Nationwide's website.

- If you are currently participating in the Plan and have an account balance, you should log in at [nationwide.com/login](http://nationwide.com/login)
- If you are an employee who is eligible to participate in the Plan but have not yet enrolled, you should visit [nationwide.com/planfees](http://nationwide.com/planfees) and enter your plan number, click on "Look up" under the "Plan Fees Information" section and then enter your 8-digit plan number 466-00019.

## General plan information

### Giving investment instructions.

After you are enrolled in the Plan, in order to manage your Plan investments, you can call Nationwide at 800-772-2182 or make your election online at [nationwide.com/login](http://nationwide.com/login). You may direct your investments according to the provisions of your Plan. For more information, please see your Summary Plan Description.

### Limitations on instructions.

You may give investment instructions on any day the New York Stock Exchange is open for business.

### Voting and other rights.

Your rights under the Plan, and any restrictions, are subject to the terms of the Plan. Please refer to your Summary Plan Description.

### Designated investment alternatives.

The Plan provides designated investment alternatives into which you can direct the investment of your Plan funds. The Comparative Chart lists the designated investment alternatives and provides information regarding the alternatives.

## Administrative expenses

The Plan pays outside service providers for Plan administrative services, such as legal, accounting and recordkeeping services, unless the Plan Sponsor elects, at its own discretion, to pay some or all of the Plan administrative expenses. The cost for these services fluctuates each year based on a variety of factors. To the extent these expenses are not charged against forfeitures or paid by the employer, or reimbursed by a third party, the Plan charges these expenses pro rata (i.e., based on the relative size of each account), at a flat rate per participant, or based on asset size against participants' accounts.

Please note that a contingent deferred sales charge (CDSC) may be assessed against the Plan's assets in the event the investment contract is terminated or if certain withdrawals are taken. If a CDSC is assessed, this reduces the value of your individual account. For more information, please contact your Plan Sponsor.

Some of your Plan's operating expenses are paid from the total annual operating expenses of one or more of the designated investment alternatives. For more information, please see the Comparative Chart of Investment Options.

### Fees that may be charged by Nationwide, your retirement plan provider:

**Per Participant Recordkeeping Fee —  
taken as a flat rate per participant**  
Per Participant Fee \$4.00 per year

**Single Sum Recordkeeping Fee —  
taken pro-rata based on the relative asset size of  
each account**  
Single Sum Charge \$300.00 per year

**Printed Statement Fee —  
taken as a flat rate per participant  
per printed statement**  
Statement Fee \$0.75 per statement

**Fees that may be charged by  
PRIMARK BENEFITS:**

**Please note that administrative service fees  
are subject to change.**

**Per Participant Fees — taken as a flat rate per  
participant:**

Per Participant Fee \$8.00 per year

***Individual expenses***

The Plan imposes certain charges against individual participants' accounts, rather than against the Plan as a whole, when individual participants incur the charges. These charges may arise based on your use of a feature available under the Plan (e.g., participant loans), or based on the application of applicable law (e.g., processing a domestic relations order in case of a divorce). In addition, buying or selling some investments may result in charges to your individual account, such as commissions or redemption fees. The Comparative Chart provides information regarding these expenses.

**The Plan imposes the following charges:**

**Fees charged by Nationwide**

**Hard copy exchange fee**

\$6.00 per transaction, per "from" fund

Fee is charged one time only regardless of how many funds assets are exchanged into.

**Loan maintenance fee**

\$12.00 per year

Fee charged for loans that are set up and managed on Nationwide's Loan Management System.

**Fees charged by PRIMARK BENEFITS**

**DEFERRED PAYMENT FEE**

\$75.00 per year

**DISTRIBUTION FEE**

\$175.00 per transaction

**LOST PARTICIPANT FEE**

\$20.00 per transaction

**QDRO FEE**

\$800.00 per transaction

**Loan Setup Fee**

\$200.00 per transaction

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**Nationwide®**  
is on your side

This material is not a recommendation to buy, sell, hold, or rollover any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should work with their financial professional to discuss their specific situation.

**For more information about the available underlying investment options, including all charges and expenses, please consult a fund prospectus by calling 1-800-626-3112 or visiting [nationwide.com](http://nationwide.com). Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your Retirement Plan 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 carefully before investing.**

Diversification, asset allocation and asset rebalancing do not assure a profit or prevent a loss in a down market.

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, a division of Nationwide Bank. Variable investment products and services offered by Nationwide Investment Services Corporation, member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

Nationwide, the Nationwide N and Eagle, Nationwide Destination, My Interactive Retirement Planner, Nationwide ProAccount and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company.

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