Nationwide®

Account Summary Manage Account Explore Funds: **Fund Performance**

Fund Performance

SAN DIEGO COUNTY SCHOOLS ([redacted])
FRANK PAIANO (XXX-XX-[redacted])

The figures shown represent past performance and do not guarantee future results. Investment return, principal value and current performance fluctuate, so account value at the time of withdrawal may be higher or lower than the amount invested. Current performance may be lower or higher than the performance data quoted.

Before investing, carefully consider the underlying funds investment objectives, risks, charges and expenses. The underlying fund prospectus contains this and other important information. Read the prospectus carefully before investing. Prospectuses are available below or by calling 1-888-867-5175.

When you read a fund fact sheet (available for many funds), you must also read the Investment Profile User's Guide (PDF) for a more complete picture of funds and for information about how to use Morningstar data. The Morningstar Rating is based on historical risk-adjusted return as of a specific date, which is calculated by subtracting a risk penalty from total return, after accounting for all sales charges, loads, and redemption fees. Keep in mind that the rating is based solely on historical performance and is no guarantee of future results.

Total return figures set forth below do not reflect the deduction of any trust fees or plan recordkeeping fees that may be imposed in connection with your plan. Such fees and charges, if reflected, would lower the performance shown below.

Certain data is provided by MORNINGSTAR

The Best of America® Retirement Resource℠ (as of 12/30/2011)

Display: most recent month-end   Group by: Ibbotson broad asset class   Update

Performance | Additional Details | Morningstar Ratings

Balanced

Fund Name	Overall Morningstar Rating	Period % MTH	Period % YTD	Average Annual Return % 1 yr	3 yr	5 yr	10 yr	Since Inception	Inception Date	Gross Expense Ratio %
AmFds Am Bal R5 fact sheet | prospectus	★★★★ more	0.73	3.43	3.43	12.00	2.00	4.59	10.20	07/25/1975	0.35
AmFds Cap Inc Bldr R5 fact sheet | prospectus	★★★ more	1.41	2.43	2.43	10.03	0.44	6.29	9.08	07/30/1987	0.37
AmFds Inc Fd Am R5 fact sheet | prospectus	★★★ more	2.44	5.14	5.14	13.31	1.25	5.76	10.76	11/30/1973	0.36
FidAdv Free 2020 A fact sheet | prospectus	★★ more	0.27	-1.66	-1.66	12.96	0.58	n/a	4.62	07/24/2003	0.95
FidAdv Free 2025 A fact sheet | prospectus	★★★ more	0.24	-2.88	-2.88	13.18	0.24	n/a	3.95	11/06/2003	0.99
FidAdv Free 2030 A fact sheet | prospectus	★★ more	0.30	-3.39	-3.39	13.35	-0.71	n/a	4.38	07/24/2003	1.01
FidAdv Free 2035 A fact sheet | prospectus	★★ more	0.17	-4.79	-4.79	13.14	-1.02	n/a	3.55	11/06/2003	1.04
FidAdv Free 2040 A fact sheet | prospectus	★★ more	0.12	-4.92	-4.92	13.38	-1.29	n/a	4.37	07/24/2003	1.05
FidAdv Free 2045 A fact sheet | prospectus	★★ more	0.16	-5.30	-5.30	13.39	-1.42	n/a	0.28	06/01/2006	1.05
FidAdv Free 2050 A fact sheet | prospectus	★ more	0.02	-5.85	-5.85	13.40	-1.75	n/a	n/a	06/01/2006	1.07
NW Inv Dest Aggr Svc fact sheet | prospectus	★★★ more	-0.45	-4.34	-4.34	11.55	-1.56	3.49	1.00	03/30/2000	0.89
NW Inv Dest Cnsrv Svc fact sheet | prospectus	★★★ more	0.47	2.62	2.62	5.56	2.96	3.56	3.36	03/30/2000	0.90

	NW Inv Dest Mod Aggr Svc fact sheet | prospectus	★★★	more	-0.14	-2.44	-2.44	10.81	-0.25	3.77	1.79	03/30/2000	0.88
	NW Inv Dest Mod Cnsrv Svc fact sheet | prospectus	★★★	more	0.29	1.70	1.70	7.85	2.33	3.87	3.13	03/30/2000	0.89
	NW Inv Dest Mod Svc fact sheet | prospectus	★★★	more	0.09	-0.35	-0.35	9.35	1.08	3.78	2.51	03/30/2000	0.87
	Vngrd Wlngtn Inv fact sheet | prospectus	★★★★★	more	1.62	3.18	3.18	11.35	2.79	5.48	7.45	07/01/1929	0.30
	Vngrd Wlsly Inc Inv fact sheet | prospectus	★★★★★	more	2.48	8.92	8.92	11.34	5.35	5.96	9.45	07/01/1970	0.28
	INDEX: Balanced Benchmark			**0.35**	**0.28**	**0.28**	**12.26**	**2.83**	**6.32**			

Bonds

	AmCent Infl Adj Bd A fact sheet | prospectus	★★★	more	0.05	12.36	12.36	9.09	7.12	6.54	5.93	02/10/1997	0.73
	PIMCO Ttl Rtn A fact sheet | prospectus	★★★★	more	1.66	3.49	3.49	8.13	7.34	6.04	7.49	05/11/1987	0.85
	RdgWrth Hi Inc A fact sheet | prospectus	★★★	more	2.01	0.30	0.30	23.59	6.88	n/a	7.90	10/27/2003	1.01
	Vngrd Infl Prtct Sec Inv fact sheet | prospectus	★★★★	more	0.15	12.50	12.50	9.32	6.93	6.64	6.87	06/29/2000	0.22
	INDEX: Lehman Bros Agg Bd			**1.10**	**7.84**	**7.84**	**6.77**	**6.50**	**5.78**			

Cash

	NW Mny Mkt Inst fact sheet | prospectus (7-day current yield =-0.25)**	-----		-0.02	-0.25	-0.25	-0.24	1.15	1.46	5.01	03/03/1980	n/a
	INDEX: 3 Mos. T-Bill			**0.00**	**0.08**	**0.08**	**0.12**	**1.36**	**1.85**			

International Stocks

»	AmFds Cap Wld Gr Inc R5 fact sheet | prospectus	★★★★	more	-0.63	-7.88	-7.88	9.23	-1.31	7.09	9.89	03/26/1993	0.50
	AmFds New Prspct R5 fact sheet | prospectus	★★★★	more	-1.80	-7.95	-7.95	12.31	0.26	5.69	11.64	03/13/1973	0.51
	AmFds SmCap Wld R5 fact sheet | prospectus	★★★★	more	-1.86	-14.64	-14.64	17.64	-0.85	6.40	8.36	04/30/1990	0.77
	Opp Devl Mkt A fact sheet | prospectus	★★★★★	more	-3.67	-18.30	-18.30	23.33	5.36	17.23	14.12	11/18/1996	1.30
	Thrnbrg Intl Val I fact sheet | prospectus	★★★★★	more	-2.43	-13.16	-13.16	9.19	-0.63	7.89	6.89	03/30/2001	0.92
	INDEX: EAFE			**-0.95**	**-12.14**	**-12.14**	**7.65**	**-4.72**	**4.67**			

Large-Cap Stocks

	AmFds Gr Fd Am R5 fact sheet | prospectus	★★★	more	-1.20	-5.21	-5.21	12.44	-0.93	3.25	12.77	11/30/1973	0.38
	AmFds Invmt Co Am R5 fact sheet | prospectus	★★★★	more	0.72	-2.14	-2.14	11.05	-1.26	3.05	11.48	01/02/1934	0.35
	AmFds Wshngtn Mut Inv R5 fact sheet | prospectus	★★★★	more	1.84	6.61	6.61	12.61	-0.31	3.33	11.24	07/31/1952	0.36
	NW S P 500 Indx Svc fact sheet | prospectus	★★★	more	0.88	1.22	1.22	13.21	-1.10	2.03	1.65	07/24/1998	0.61
	Opp Mn St A fact sheet | prospectus	★★★	more	1.70	-0.47	-0.47	13.87	-1.28	2.33	10.29	02/03/1988	0.99
	Vngrd Gr Indx Inv fact sheet | prospectus	★★★★	more	-0.69	1.05	1.05	16.72	1.73	2.22	7.00	11/02/1992	0.26
	Vngrd Val Indx Inv fact sheet | prospectus	★★★	more	2.34	0.34	0.34	10.62	-3.06	2.72	7.40	11/02/1992	0.26
	Vngrd Wndsr II Inv fact sheet | prospectus	★★★★	more	1.52	2.04	2.04	12.28	-2.00	3.55	9.48	06/24/1985	0.35
	INDEX: S&P 500			**1.02**	**2.11**	**2.11**	**14.11**	**-0.25**	**2.92**			

Mid-Cap Stocks

	Drey Oppr MdCap Val A fact sheet | prospectus	★★★	more	0.47	-6.04	-6.04	23.67	3.61	5.68	11.64	09/29/1995	1.18

Fund Name	Overall Morningstar Rating		MTH	YTD	1 yr	3 yr	5 yr	10 yr	Since Inception	Inception Date	Gross Expense Ratio %
Invsco MdCap Cor Eq A fact sheet | prospectus	★★★	more	-1.64	-6.48	-6.48	10.87	1.57	5.07	10.16	06/09/1987	1.21
Prncpl MdCap Blnd Inst fact sheet | prospectus	★★★★★	more	0.88	7.33	7.33	20.39	4.53	7.97	7.18	12/06/2000	0.66
INDEX: S&P 400			**-0.37**	**-1.73**	**-1.73**	**19.57**	**3.32**	**7.04**			

Performance | Additional Details | Morningstar Ratings

Short

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» Fund Name	Overall Morningstar Rating		Period % MTH	YTD	Average Annual Return % 1 yr	3 yr	5 yr	10 yr	Since Inception	Inception Date	Gross Expense Ratio %
Vngrd ST Bd Indx Inv fact sheet | prospectus	★★★★	more	0.26	2.30	2.30	3.04	4.07	3.35	4.43	03/01/1994	0.22
INDEX: Citigroup 1-3 Govt/Corp			**0.13**	**1.57**	**1.57**	**2.70**	**3.98**	**3.63**			

Small-Cap Stocks

Fund Name	Overall Morningstar Rating		MTH	YTD	1 yr	3 yr	5 yr	10 yr	Since Inception	Inception Date	Gross Expense Ratio %
Invsco SmCap Gr A fact sheet | prospectus	★★★	more	-0.94	-1.52	-1.52	18.52	2.47	3.98	8.92	10/18/1995	1.25
Vngrd SmCap Val Indx Inv fact sheet | prospectus	★★★	more	0.88	-4.78	-4.78	15.20	-0.96	5.43	5.52	05/21/1998	0.37
WFA SmCap Val A fact sheet | prospectus	★★★★	more	-2.26	-7.81	-7.81	18.45	2.36	9.16	11.81	12/31/1997	1.36
INDEX: Russell 2000			**0.66**	**-4.18**	**-4.18**	**15.63**	**0.15**	**5.62**			

Specialty

Fund Name	Overall Morningstar Rating		MTH	YTD	1 yr	3 yr	5 yr	10 yr	Since Inception	Inception Date	Gross Expense Ratio %
Fnkln Bio Disc A fact sheet | prospectus	★★	more	1.16	8.08	8.08	12.15	4.30	2.25	7.84	09/15/1997	1.33
Invsco Enrgy Inv fact sheet | prospectus	★★★★	more	-5.06	-8.54	-8.54	15.22	4.36	12.71	9.55	01/19/1984	1.13
Invsco RealEst A fact sheet | prospectus	★★★★	more	4.67	7.31	7.31	19.36	-1.76	11.22	9.06	12/31/1996	1.31
Opp Gold Spec Mnrls A fact sheet | prospectus	★★★	more	-14.09	-25.88	-25.88	26.90	10.03	20.71	8.97	07/19/1983	1.07
Vngrd REIT Indx Inv fact sheet | prospectus	★★★	more	4.55	7.76	7.76	20.93	-1.70	9.47	9.61	05/13/1996	0.26
WFA Util Telcom A fact sheet | prospectus	★★★	more	1.84	15.92	15.92	12.28	2.98	8.89	8.09	01/04/1994	1.25

» You have current holdings or future contributions allocated to this fund.

Manage Favorite Funds

Your plan allows for investment in additional options.

A maximum of 50 funds may be included in your Favorite Funds list at any given time. Your list currently includes 0 funds.

Add Favorite Funds

Remove Favorite Funds

Investment Options are subject to change. Investment options that are no longer available to your plan will be removed from your "My Favorite Funds" list.

‡ Fund selected by plan participant through the fund window.

Gross expense ratios represent the fund's total operating expenses as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus.

Collective Investment Funds (CIFs) are typically only available to qualified plans and certain governmental 457 plans through banks or trust companies. Unlike mutual funds which must register with the U.S. Securities and Exchange Commission, CIFs are considered trusts subject to regulation by federal banking authorities and state trust law. The funds are maintained as an administrative convenience to the bank in a manner incidental to the bank's trust activities and not primarily for investment. You should note that because the CIFs are not retail options, investment performance should not be compared to the mutual fund performance. Before investing, understand that CIFs are not insured by the FDIC, NCUSIF, or any other Federal government agency; are not deposits or obligations of, guaranteed by, or insured by, the depository institution where offered or any of its affiliates; involve investment risk including possible loss of value. CIFs receive no Morningstar ratings.

Performance shown in this section represents the change in net assets including the reinvestment of capital gains and income dividends, less underlying fund expenses and Nationwide's asset management charge of 0.00% for primary value(PV), 0.23% for primary plus(+), 0.43% for primary(P), 0.47% for optional(O). Performance results also include an asset based plan administration fee of 0.02. This change in net assets is based only on the current charges being applied to all historical time periods and does not include any other fees or expenses including termination charges, market value adjustments, plan or participant fees, or trust fees, if applicable. Any such fees and charges, if applicable, would lower the performance shown. For more information regarding the expenses, contact your plan's representative. **Please consider the funds' investment objectives, risks, charges and expenses by reviewing the prospectuses before investing.** Nationwide Financial® and its subsidiaries are not making any recommendations regarding these underlying funds.

The fund performance provided shows the comparison to that of an index benchmark. The index benchmark is intended to represent the index that most closely reflects the composition of the fund and is selected by Nationwide. Market indices are unmanaged and no fees or expenses have been reflected. 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. Learn more about index benchmarks.

The Morningstar Rating is based on historical risk-adjusted return as of a specific date, which is calculated by subtracting a risk penalty from total return, after accounting for all sales charges, loads, and redemption fees. The penalty is determined by the amount of variation in monthly returns, within emphasis on downward variation. The greater the variation, the larger the penalty. Keep in mind that the rating is based solely on historical performance and is no guarantee of future results. The Overall Rating is a weighted average of the fund's 3-, 5- and 10- year Morningstar rating as applicable. Investments are ranked within their Morningstar Categories by their risk-adjusted return and assigned stars using the following distribution: the top 10% receive five stars, the next 22.5% four stars, the middle 35% three stars, the next 22.5% two stars, and the bottom 10% receive one star.

Rather than choosing investments according to their ratings, investors should first decide on an overall portfolio strategy and then seek the best investments for each portion of their portfolio. The Morningstar Rating can then be used to identify possible candidates, but you should never make a buy or sell decision based solely on the rating.

The Best of America® 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, Columbus, Ohio. Trust programs and trust services are offered by Nationwide Trust Company, FSB, a division of Nationwide Bank. Nationwide Investment Services Corporation, member FINRA (in MI only: Nationwide Investment Svcs. Corporation). Retail mutual funds are made available for purchase in the Retirement Resource program. The investment objectives and policies of certain variable annuity portfolios may be similar to those of other funds managed by the same investment adviser. No representation is made, and there can be no assurance given, that any of the portfolios' investment results will be comparable to the investment results of any other fund, including other funds with the same investment adviser or manager. The portfolios' investment results may be expected to differ, and may be higher or lower than the investment results of such other funds.

Fund risk disclosures

Money market funds: An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other federal government agency. Although the fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the fund.

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

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

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

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

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

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

The Fidelity VIP Freedom Portfolios are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Fidelity VIP Freedom Portfolio, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

The Investor Destinations Funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Investor Destinations Funds, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Target Maturity Funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Target Maturity Funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. Target Maturity Funds are designed for people who plan to withdrawal funds during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time. As a result, the funds become more conservative as they approach retirement. It's important to remember that no strategy can assure a profit or prevent a loss in a declining market. A target-date fund's principal value is not guaranteed at any time, including the target date designated in the fund's name.

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

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