



Same plan, new opportunities

The Riverside County Employees Deferred Compensation Plan has hired a new investment consultant, Hyas Group, to assist the County with investment menu structure and investment options available for the plan. In partnership with Hyas Group, the plan underwent an extensive review of the current investment options and identified opportunities for enhancement. The enhancement includes a new investment lineup with a lower fee structure and streamlined options that reduce redundancies of overlapping fund objectives. This enables improved investment diversification and offers more cost-effective investment options.

What's happening

Effective June 16, 2023, a new Riverside County Employees Deferred Compensation Plan investment lineup will be available. The new lineup features these enhancements:

- 84% of funds are lower in cost. Each investment option is the lowest-cost share class of its kind.
- Investment costs are reduced 30%, and all fees will be visible on your account.
- The investment cost savings equate to more than \$1.2 million per year in lower fees for County participants.
- 89% of current investment categories will remain the same.
- A self-directed brokerage account is available.

J.P. Morgan CITs and Vanguard CITs will also be added to the plans.

Actions you can take

No action is required on your part.
To make an investment election change prior to June 16, 2023:



Log in to your account at
riversidecountydca.com



Call the Solutions Center at
1-877-677-3678

Investment options and new funds

Assets in the funds listed below will transfer to the new funds listed on the right in this chart

Asset Class	Current Fund	Ticker	Expense Ratio	➔	New Fund	Ticker	Expense Ratio
Cap. Pres.	Nationwide Fixed Account	—	0.40%	➔	Nationwide Fixed Account	—	0.400%
Money Market	NW Gov Mny Mkt R6	GMIXX	0.46%	➔	Vanguard Federal Money Market	VMFXX	0.110%
Int. — Term (active)	PIMCO Ttl Rtn Admn	PTRAX	0.71%	➔	Sterling Capital Total Return Bond R6	STRDX	0.350%
	NW Loomis Bd R6	NWJIX	0.48%	➔	Sterling Capital Total Return Bond R6	STRDX	0.350%
	PIMCO Intl BdUSDlRhdgAdmn	PFRAAX	0.76%	➔	Sterling Capital Total Return Bond R6	STRDX	0.350%
	DE Ivy Hi Inc R6	IHIFX	0.60%	➔	Sterling Capital Total Return Bond R6	STRDX	0.350%
Int. — Term (index)	Fid US Bd Indx	FXNAX	0.03%	➔	Fidelity US Bond Index	FXNAX	0.025%
Large (value)	Edgr Lomx Val	LOMAX	0.70%	➔	Vanguard Equity Income Adm	VEIRX	0.190%
	AmFds Am Mut R6	RMFGX	0.27%	➔	Vanguard Equity Income Adm	VEIRX	0.190%
	JPM Eq Inc R4	OIEQX	0.70%	➔	Vanguard Equity Income Adm	VEIRX	0.190%
Large (index)	NW S P 500 Indx R6	GRMIX	0.19%	➔	Fidelity 500 Index	FXAIX	0.015%
	NW Fd R6	NWABX	0.58%	➔	Fidelity 500 Index	FXAIX	0.015%
	Clvrt USLgCpCorScRspldx R6	CSXRX	0.19%	➔	Fidelity 500 Index	FXAIX	0.015%
Large (growth)	Fid Contra	FCNTX	0.81%	➔	JPMorgan Large Cap Growth CF-A	—	0.400%
	Fid OTC	FOCPX	0.80%	➔	JPMorgan Large Cap Growth CF-A	—	0.400%
	NW LgCap Gr	—	0.95%	➔	JPMorgan Large Cap Growth CF-A	—	0.400%
	TRowePr Gr Stk	PRGFX	0.63%	➔	JPMorgan Large Cap Growth CF-A	—	0.400%
	MSIF Inst Gr I	MSEQX	0.56%	➔	JPMorgan Large Cap Growth CF-A	—	0.400%
Mid (value)	AmCent MdCap Val R6	AMDVX	0.62%	➔	Allspring Special Mid Cap Value R6	WFPRX	0.700%
Mid (index)	Vngrd Mid-Cap Idx Fd AS	VIMAX	0.05%	➔	Fidelity Mid Cap Index	FSMDX	0.025%
	CohenStrs RealEst Sec Z	CSZIX	0.75%	➔	Fidelity Mid Cap Index	FSMDX	0.025%
Mid (growth)	Allspr Disc SMIDCapGr Inst	WFDSX	0.86%	➔	MFS Mid Cap Growth	OTCKX	0.650%
Small (value)	MFS New Disc Val R6	NDVVX	0.83%	➔	DFA US Targeted Value I	DFFVX	0.290%
Small (index)	NW SmCap Indx R6	GMRIX	0.26%	➔	Fidelity Small Cap Index	FSSNX	0.025%
	NW NVIT Mult Mgr Sm Co I	—	1.08%	➔	Fidelity Small Cap Index	FSSNX	0.025%
Small (growth)	NW Sm Co Gr Inst Svc	NWSIX	1.19%	➔	Hood River Small Cap Growth Ret	HRSIX	0.990%
	NeuBer Genesis R6	NRGSX	0.74%	➔	Hood River Small Cap Growth Ret	HRSIX	0.990%

Asset Class	Current Fund	Ticker	Expense Ratio	➔	New Fund	Ticker	Expense Ratio
Int'l (index)	NW Intl Indx R6	GIXIX	0.29%	➔	Fidelity Total International Index	FTIHX	0.060%
Int'l (active)	MFS Intl Intrinsic Val R4	MINHX	0.72%	➔	MFS International Diversification R6	MDIZX	0.730%
	MFS Intl Gr R6	MGRDX	0.72%	➔	MFS International Diversification R6	MDIZX	0.730%
	InvSCO Gbl Y	OGLYX	0.80%	➔	MFS International Diversification R6	MDIZX	0.730%
	AmFds New Wld R6	RNWGX	0.57%	➔	MFS International Diversification R6	MDIZX	0.730%
Income	NW Inv Dest Cnsv R6	GIMCX	0.50%	➔	Vanguard Target Ret Inc Trust II*	—	0.075%
	AmFds 2015 TrgtDtRtrmt R6	RFJTX	0.29%	➔	Vanguard Target Ret Inc Trust II*	—	0.075%
Target Date 2020	NW Inv Dest Mod Cnsv R6	GMIMX	0.48%	➔	Vanguard Target Ret 2020 Trust II*	—	0.075%
	AmFds 2020 TrgtDtRtrmt R6	RRCTX	0.30%	➔	Vanguard Target Ret 2020 Trust II*	—	0.075%
Target Date 2025	AmFds 2025 TrgtDtRtrmt R6	RFDTX	0.31%	➔	Vanguard Target Ret 2025 Trust II*	—	0.075%
Target Date 2030	NW Inv Dest Mod R6	GMDIX	0.51%	➔	Vanguard Target Ret 2030 Trust II*	—	0.075%
	AmFds 2030 TrgtDtRtrmt R6	RFETX	0.33%	➔	Vanguard Target Ret 2030 Trust II*	—	0.075%
	Fid Puritan	FPURX	0.51%	➔	Vanguard Target Ret 2030 Trust II*	—	0.075%
Target Date 2035	AmFds 2035 TrgtDtRtrmt R6	RFFTX	0.35%	➔	Vanguard Target Ret 2035 Trust II*	—	0.075%
Target Date 2040	NW Inv Dest Mod Aggr R6	GMIAX	0.52%	➔	Vanguard Target Ret 2040 Trust II*	—	0.075%
	AmFds 2040 TrgtDtRtrmt R6	RFGTX	0.36%	➔	Vanguard Target Ret 2040 Trust II*	—	0.075%
Target Date 2045	AmFds 2045 TrgtDtRtrmt R6	RFHTX	0.37%	➔	Vanguard Target Ret 2045 Trust II*	—	0.075%
Target Date 2050	AmFds 2050 TrgtDtRtrmt R6	RFITX	0.37%	➔	Vanguard Target Ret 2050 Trust II*	—	0.075%
	NW Inv Dest Aggr R6	GAIDX	0.51%	➔	Vanguard Target Ret 2050 Trust II*	—	0.075%
Target Date 2055	AmFds 2055 TrgtDtRtrmt R6	RFKTX	0.38%	➔	Vanguard Target Ret 2055 Trust II*	—	0.075%
Target Date 2060	AmFds 2060 TrgtDtRtrmt R6	RFUTX	0.38%	➔	Vanguard Target Ret 2060 Trust II*	—	0.075%
Target Date 2065	—	—		+	Vanguard Target Ret 2065 Trust II	—	
Target Date 2070	—	—		+	Vanguard Target Ret 2070 Trust II	—	

Please note: The Morely Stable Value fund will not be mapping at this time. These assets will be mapped to the Nationwide Fixed Account in First Quarter 2024. There is no action required from you.

Other investment options

* About CITs: A collective investment trust (CIT) is a pooled investment vehicle managed collectively in accordance with a common investment strategy. CITs are offered only to certain qualified retirement plans such as our 457 and 401(a) Plans. The J.P. Morgan Large Cap Growth CF-A (CIT) and Vanguard Target Retirement CITs have the same fund managers, investment objectives, glide paths and underlying portfolios as their mutual fund counterparts. The CITs are lower in cost and may offer additional performance benefits.

These investment option changes have no bearing on other available investing approaches. The following investing approaches remain intact: Schwab Personal Choice Retirement Account (PCRA) — The self-directed brokerage option available through the Schwab PCRA provided by Charles Schwab & Co. Inc. (member SIPC); and Nationwide ProAccount®, the managed account solution offered through Nationwide®.

Self-directed brokerage account

Your plan offers a self-directed brokerage account (SDBA) called the Schwab Personal Choice Retirement Account (PCRA) through Charles Schwab. This option allows participants additional investment choices for their supplemental retirement savings. The Schwab PCRA is typically for knowledgeable investors who understand the risks associated with many of the investment choices available and who are committed to staying invested for the long term. Please review the Schwab PCRA Handbook and Memorandum of Understanding before investing in this option. Contact your Retirement Specialist for more information.

Nationwide ProAccount® information

If you are enrolled in ProAccount, no action is needed. Your investments will be allocated with the new investment options.



Have questions? We're here to help.

If you have any questions or need additional information, contact our Solutions Center at 1-877-677-3678. Our specialists are available 5 a.m. to 8 p.m. PT Monday through Friday and 6 a.m. to 3 p.m. PT Saturday.



TBD

John Doe
123 Street St
Anywhere, OH 12345

Important information to consider:

Investing involves market risk, including possible loss of principal. Actual results will vary depending on your investment and market experience, and there is no guarantee that the fund objectives will be met.

Before investing, consider the fund's investment objectives, risks, charges and expenses carefully. Each fund's prospectus contains this and other important information and is available by calling 1-877-677-3678 or by download at [riversidecountydco.com](https://www.riversidecountydco.com).

Before the transition, you can find fund fact sheets by entering the ticker symbol into any web browser or visiting the fund house's website (e.g., Vanguard). Read carefully before investing.

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