



**Nationwide®**



Enrollment Form for Plan Number \_\_\_\_\_

Advisor Number: \_\_\_\_\_

### Member Information

SSN Type: \_\_\_\_\_

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

First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_ Last Name: \_\_\_\_\_

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

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

Use a different mailing address:

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

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

Marital Status: \_\_\_\_\_ Gender: \_\_\_\_\_

Birth Date: \_\_\_\_\_ Email Address: \_\_\_\_\_

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

Country of Citizenship: \_\_\_\_\_

Government ID Type: \_\_\_\_\_ Govt ID Number: \_\_\_\_\_

Date ID Issued: \_\_\_\_\_ ID Expiration Date: \_\_\_\_\_



## Contribution Information

403(b)	Roth 403(b)	457(b)
<ul style="list-style-type: none"> <li>• Tax-Sheltered Account (TSA)</li> <li>• Allows you to save pre-tax dollars, reducing your taxable income</li> <li>• Contributions grow tax-deferred until they are withdrawn</li> </ul>	<ul style="list-style-type: none"> <li>• Contributions are made after taxes have been taken from your paycheck</li> <li>• Allow earnings to grow tax-free<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Employer-sponsored Deferred Compensation Plan (DCP)</li> <li>• Allows you to save pre-tax dollars, reducing your taxable income</li> <li>• Contributions grow tax-deferred until they are withdrawn</li> </ul>

2. Distributions from contributions are tax-free; distributions from earnings are federally tax-free if certain conditions are met. State tax may apply.

### Contribution Type:

Notes:

### Plan Type (Minimum Contributions per Plan is \$25):

403(b) Dollar Amount: \_\_\_\_\_

Roth 403(b) Dollar Amount: \_\_\_\_\_

457(b) Dollar Amount: \_\_\_\_\_

**Total:** \_\_\_\_\_

These changes will be sent to your district and will be effective for the next available payroll cycle. They will supersede any instructions that you currently have on file with your district.

Would you like help with a Rollover?  Yes  No

## Employment Information

**NOTE:** Certificated employees are required to have a credential and are generally paid at the end of the month. Classified employees are not required to have a credential and are generally paid around the 10th of the month.

Hire Date: \_\_\_\_\_ Classification: \_\_\_\_\_

County: \_\_\_\_\_ School District: \_\_\_\_\_

Employment Status: \_\_\_\_\_

Occupation/Position: \_\_\_\_\_



## Asset Allocation Questionnaire

- 1) Do you agree or disagree with the following statement? "I consider myself a long term investor who is not concerned about the volatility of my account over the next five to ten years or longer. The final result is more important to me than daily, monthly or annual changes in my account."

Completely disagree (1 pt)

I am willing to accept a small amount of fluctuation, but not much loss of my principal investment (2 pts)

I can accept a moderate amount of annual volatility, but not loss of significant principal (3 pts)

I would accept an occasional annual loss if the final results were good (4 pts)

Completely agree (5 pts)

**Answer** \_\_\_\_\_

- 2) Assume you have \$10,000 in your retirement account, invested for the most part in stock funds. Over the next 12 months, your account drops to \$8,000. What would you do with the remaining assets?

Transfer all assets to a money market fund (low risk and lower returns) (1 pt)

Transfer the assets to bond funds (moderate risk and moderate returns) (2 pts)

Consider transferring a small portion of your assets to bond funds (3 pts)

Make no changes to your account (4 pts)

**Answer** \_\_\_\_\_

- 3) While inflation (the rise in the cost of goods and services) can reduce the buying power of money over time, stock investments have historically outpaced inflation by taking higher amounts of risk. Which of the following describes your views?

I am comfortable if my investments only keep pace with inflation (1 pt)

I am comfortable taking a small amount of risk to outpace inflation (2 pts)

I am comfortable taking a moderate amount of risk to significantly outpace inflation (3 pts)

I want to fully capitalize on my investments despite the potential risk (4 pts)

**Answer** \_\_\_\_\_



4 ) How old are you?

60 years or older (1 pt)

50 – 59 years old (2 pts)

40 – 49 years old (3 pts)

30 – 39 years old (4 pts)

Less than 30 years old (5 pts)

**Answer** \_\_\_\_\_

5 ) How many years until you plan on accessing your retirement savings?

Less than 3 years (1 pt)

3 – 5 years (2 pts)

5 – 10 years (3 pts)

10 – 15 years (4 pts)

More than 15 years (5 pts)

**Answer** \_\_\_\_\_



**Total Points** \_\_\_\_\_

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

Type of Investor	Total Points	Description
<b>Aggressive</b>	22 or more	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.
<b>Moderately Aggressive</b>	17 to 21	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.
<b>Moderate</b>	12 to 16	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.
<b>Moderately Conservative</b>	8 to 11	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.
<b>Conservative</b>	7 or less	Designed for an investor with a low risk tolerance and/or a short time horizon. It is targeted toward the investor seeking stability and whose main objective is to preserve capital while providing income. Fluctuations in the value of these portfolios are minor.

Asset Class	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative
<b>International</b>	30%	25%	15%	10%	5%
<b>Small-cap</b>	10%	5%	5%	0%	0%
<b>Mid-cap</b>	15%	15%	10%	10%	5%
<b>Large-cap</b>	40%	35%	30%	20%	10%
<b>Bonds</b>	5%	15%	25%	35%	40%
<b>Cash equivalents</b>	0%	5%	15%	25%	40%



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## Build Your Own Portfolio

	Prospectus	Fund Code	Ticker	Allocation %
<b>Short Term Bonds</b>				
LrdAbt Shrt Dur Inc A		LALA	LALDX	
MetroWest Ultra Shrt Bd I		MWUA	MWUIX	
Vic Fd For Inc A		KVIA	IPFIX	
Vngrd ST Bd Indx Adml		CSWA	VBIRX	
<b>Cash</b>				
NW Mny Mkt Inst		GMZA	GMIXX	
<b>Bonds</b>				
AmFds Cap Wld Bd R5		AWCA	RCWFX	
BlkRk Hi Yld Bd Inv A		BYBA	BHYAX	
DFA Infl Prtct Sec Inst		BZMA	DISPX	
DodgeCox Inc		DOIA	DODIX	
EV Flotng Rt A		EVBA	EVBLX	
LeggM WstrAs CorPls BD A		CXDA	WAPAX	
MnSty Ttl Rtn Bd I		CUKA	MTMIX	
MFS Rsrch Bd A		MRBA	MRBFX	
PGIM Hi Yld R2		ERZA	PHYEX	
PIMCO Real Rtn Inst		PRIA	PRRIX	
PIMCO Ttl Rtn Inst		PTTA	PTTRX	
PGIM Ttl Rtn Bd A		PBDA	PDBAX	
PGIM Glbl Ttl Rtn R2		FUXA	PGTOX	
WFA Govt Sec A		GVAA	SGVDX	



	Prospectus	Fund Code	Ticker	Allocation %
<b>Balanced</b>				
AmFds Inc Fd Am R5		AIDA	RIDFX	
Civrt Bal A		FSJA	CSIFX	
JPM SmartRet Blnd Inc R3		FTVA	JITLX	
JPM SmartRet Blnd 2020 R3		FTKA	JSTKX	
JPM SmartRet Blnd 2025 R3		FTMA	JBTUX	
JPM SmartRet Blnd 2030 R3		FTNA	JUTPX	
JPM SmartRet Blnd 2035 R3		FTOA	JPTLX	
JPM SmartRet Blnd 2040 R3		FTPA	JNTEX	
JPM SmartRet Blnd 2045 R3		FTQA	JNTOX	
JPM SmartRet Blnd 2050 R3		FTSA	JNTKX	
JPM SmartRet Blnd 2055 R3		FTTA	JTTUX	
JPM SmartRet Blnd 2060 R3		FTUA	JATQX	
NW Inv Des Aggr A		BYKA	NDAAX	
NW Inv Dest Cnsrv A		BYLA	NDCAZ	
NW Inv Dest Mod A		BYMA	NADMX	
NW Inv Dest Mod Aggr A		BYNA	NDMAX	
NW Inv Dest Mod Cnsrv A		BYOA	NADCX	
Vndrd Bal Indx Inst		GCQA	VBAIX	
<b>Large Cap Stocks</b>				
Alger Cap App Inst I		ALRA	ALARX	
AmFds Am Mut R5		AXFA	RMFFX	
AmFds Fdmntl Inv R5		AFNA	RFNFX	
Civrt Soc Indx A		CASA	CSXAX	
DFA US Lg Co		DXXA	DFUSX	



	Prospectus	Fund Code	Ticker	Allocation %
<b>Large Cap Stocks (continued)</b>				
FnklN DynaTech A		FKDA	FKDNX	
FnklN Gr A		FKGA	FKGRX	
Invsco Comstk A		VCAA	ACSTX	
Jns Frty S		JACA	JARTX	
JPM Eq Inc A		BENA	OIEIX	
MFS Cor Eq A		MRGA	MRGAX	
MFS Val A		MMVA	MEIAX	
NW S P 500 Indx Svc		NIFA	GRMSX	
Parnassus Cor Eq		ILXA	PRILX	
Parnassus Endvr		PWXA	PARWX	
Pionr Eq Inc A		PIEA	PEQIX	
Prudntl Jnism Gr A		PJGA	PJFAX	
Vngrd 500 Index Fd AS		CSLA	VFIAX	
Vngrd Gr Indx Inst		GDPA	VIGIZ	
<b>Mid Cap Stocks</b>				
Fid Extd Mkt Indx Fund		EVOA	FSMAX	
JPM MdCap Gr A		BMGA	OSGIX	
MFS Blnd Rsrch MdCap Eq R3		FUBA	BMSTX	
NW MdCap Mkt Indx A		NMCA	GMXAX	
Pionr Sel MdCap Gr A		PGOA	PGOFX	
TRowePr MdCap Val R		TRVA	RRMVX	
Vic Syc Estblshd Val A		VXEA	VETAX	
Vngrd MdCap Indx Inst		GCTA	VMCIX	





	Prospectus	Fund Code	Ticker	Allocation %
<b>Small Cap Stocks</b>				
AllnGI SmCap A		CXPA	AZBAX	
DFA US SmCap Inst		DFTA	DFSTX	
Fnkln SmCap Val A		FTFA	FRVLX	
JnsHndrsn Triton N		DDUA	JGMNX	
PIMCO StksPlus Sm A		FUHA	PCKAX	
Vngrd Explr Adml		CWGA	VEXRX	
Vngrd Sm Cap Cr Indx Inst		GCWA	VSGIX	
<b>International Stocks</b>				
AmFds Cap Wld Gr Inc R5		AWIA	RWIFX	
AmFds EuroPacfc Gr R5		AWFA	RERFX	
AmFds New Prspct R6		RNPA	RNPGX	
AmFds New Wld R6		RNWA	RNWGX	
AmFds SmCap Wld R5		ASLA	RSLFX	
Clvrt Intl Rsp Indx A		FSPA	CDHAX	
DFA Emrg Mkt Cor Inst		BTMA	DFCEX	
DodgeCox Intl Stk		DGLA	DODFX	
Dtsch Ltn Am Eq A		PSLA	SLANX	
Fnkln Intl Gr A		FTDA	FNGAX	
FidAdv Intl SmCap A		FTBA	FIASX	
Harbor Intl Gr Inst		HAXA	HAIGX	
Invsco Euro Gr A		AEDA	AEDAX	
MFS Glbl Gr R3		FUGA	MWOHX	



	Prospectus	Fund Code	Ticker	Allocation %
<b>International Stocks (continued)</b>				
MFS Intl Gr R3		FXOA	MGRTX	
MFS Intl New Disc R3		FXNA	MIDHX	
Natixis Mrva GblStnblEq A		FUKA	ESGMX	
NW Intl Indx A		NIIA	GIIAX	
PIMCO RAE Gbl ex US Inst		EVDA	PZRIX	
PIMCO StkPLSIntlDirHdg A		FURA	PIPAX	
USAA Intl Inst		ECYA	UIIFX	
Vngrd Ttl IntlStkIndx Adml		CSZA	VTIAX	
<b>Specialty</b>				
BlkRk Hlth Scnc Oppr Inv A		BSAA	SHSAX	
BNYMeI Natrl Rsrc A		DNAA	DNLAX	
CohenStrs RealEst Sec A		FSYA	CSEIX	
DFA Gbl RealEst Sec Inst		BTNA	DFGEX	
JnsHndrsn GblTech Innov S		FTZA	JATSX	
Opp Gold Spec Mnrls A		PGMA	OPGSX	
Prudntl Jnisl Util A		PRUA	PRUAX	
Vic RS ScncTech A		RSIA	RSIFX	
<b>Fixed</b>				
Fixed Option^		BOA2	N/A	
<b>TOTAL Allocations:</b>				

I understand that in addition to the applicable mutual fund expense ratio, each plan investment is subject to an annual asset management fee ranging from 0.25% to 0.65%.

**For more information about the available underlying investment options, including all charges and expenses, please consult a fund 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 carefully before investing.**

^A market value adjustment may apply if Fixed Contract transfer payments are in excess of 20% of the annual book value installment limit. Book value is the current balance in your contract including principal and interest. The contract value, when withdrawn, may be increased or decreased by the market value adjustment. The market value adjustment is determined by Nationwide Life Insurance Company in accordance with uniform procedures applicable to all contracts in this class. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, any plan or participant fees, if applicable, or the asset based plan administration fee of 0.21%. Such fees and charges, if applicable and reflected, would lower the performance described above.

Nationwide Trust Company, FSB, is not making any recommendations regarding these funds. These funds are not insured by the Federal Deposit Insurance Corporation (FDIC), NCUSIF, or any other Federal government agency, are not deposits or obligations of, guaranteed by, or insured by the institution where offered or any of its affiliates and are subject to investment risks including possible loss of principal.

Target Maturity Funds are designed for people who plan to withdraw retirement 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 over time as you approach retirement. It's important to remember that no strategy can assure a profit or prevent loss in a declining market; the principal value is not guaranteed at any time including the target date. Investing involves risk, including loss of principal. When redeemed, the amount received may be less than the amount invested.

### **Understanding Risks**

Stock markets are volatile and can decline in response to adverse developments. Particular funds can react differently to these developments. Here is a list of some of the risk associated with the funds. For specific risks related to each fund, see the fund's prospectus.

1. Portfolios that invest in high yield securities are subject to greater credit risk and price fluctuations than portfolios that invest in higher quality securities.
2. 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.
3. Non-diversified funds, those concentrating in a relatively small number of securities or a specific sector, may be subject to greater volatility than a more diversified investment and should be considered a vehicle for diversification and not a balanced investment program.
4. 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.
- 5. An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although the money market 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.**
6. While this fund invests primarily in the securities of the US Government and its agencies, the fund's value is not guaranteed by these entities.

7. The Nationwide 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 expense of the Investor Destinations Funds, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

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

9. Indexes are unmanaged, and one cannot invest directly in an index.

The Best of America Retirement Resource program is offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, Member FINRA. In MI only: Nationwide Investment Svcs. Corporation. Unregistered group fixed or group indexed fixed annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio.

The Best of America. is a federally registered service mark of Nationwide Life Insurance Company. (1-888-867-5175).



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**Beneficiary Information**

Primary

Relationship: \_\_\_\_\_

Name: \_\_\_\_\_ Address Same as Mine

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

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

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

Allocation %: \_\_\_\_\_

Add another beneficiary                      Primary                      Contingent

Relationship: \_\_\_\_\_

Name: \_\_\_\_\_ Address Same as Mine

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

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

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

Allocation %: \_\_\_\_\_

Add another beneficiary                      Primary                      Contingent

Relationship: \_\_\_\_\_

Name: \_\_\_\_\_ Address Same as Mine

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

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

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

Allocation %: \_\_\_\_\_



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Add another beneficiary

Primary

Contingent

Relationship: \_\_\_\_\_

Name: \_\_\_\_\_ Address Same as Mine

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

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

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

Allocation %: \_\_\_\_\_

Add another beneficiary

Primary

Contingent

Relationship: \_\_\_\_\_

Name: \_\_\_\_\_ Address Same as Mine

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

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

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

Allocation %: \_\_\_\_\_

## Suitability and Financial Information

Annual Income

Tax Bracket

Net Worth: Assets (excluding personal residence, autos and household furnishings) less unsecured debts.

Investment Objectives

Risk Exposure

Investment Experience

Source of Earnings

### Broker-Dealer Affiliations

Employee of this Broker-Dealer?

Related to an employee of this Broker-Dealer?

If yes, Employee Name \_\_\_\_\_ Relationship \_\_\_\_\_

Employee of another Broker-Dealer?

If yes, Broker-Dealer Name \_\_\_\_\_

Related to an employee of another Broker-Dealer?

If yes, Broker-Dealer Name \_\_\_\_\_ Employee Name \_\_\_\_\_

Relationship \_\_\_\_\_

Member/employee or related to member/employee of Stock Exchange/FINRA?

If yes, Name of Affiliation \_\_\_\_\_

Are you (or a member of your immediate family) a director, 10% shareholder, or policy making officer of any publicly traded company?

If yes, Company Name \_\_\_\_\_

**Patriot Act Information**

Is this account for a Foreign Financial Institution?

Is this a private banking account?

Is this a Foreign Bank?

Politically Exposed Person?

**Signature**

**CUSTOMER ACCOUNT AGREEMENT (Please read and sign below.)**

**I represent that I have read the terms and conditions governing this account and agree to be bound by such terms and conditions as currently in effect and as may be amended from time to time.**

I hereby elect the contribution amount, investment fund allocation and designate the beneficiary(ies) as indicated above. The above beneficiary designation supersedes any prior beneficiary designation for the plan. Under penalties of perjury, I hereby certify the above information is true and accurate to the best of my knowledge.

I represent that I have read the terms and conditions governing this account and agree to be bound by such terms and conditions as currently in effect and as may be amended from time to time.

\_\_\_\_\_  
Participant Signature

\_\_\_\_\_  
Date Signed

**Account Agreement**

This document constitutes a legal binding agreement between CUNA Brokerage Services, Inc. and the Client parties and shall hereafter be referred to as the "Agreement". Furthermore, CUNA Brokerage Services, Inc., shall be referred to as CBSI within the text of this document. Your employer sponsors this plan, Schools First Credit Union acts as the plan provider and Nationwide acts as the record keeper for the plan. CBSI accounts will be opened for Plan Participants hereinafter referred as the "Client" pursuant to this agreement. In consideration of CBSI acting to provide enrollment related services and advice, the Client and CBSI agree to the following terms of this agreement:

**1. Privacy**

The Client has received a copy of CUNA Brokerage Services, Inc. Privacy Notice (provided by CUNA Mutual Group).



## **2. Customer Identification Verification**

In accordance with the USA PATRIOT Act, CUNA Brokerage Services, Inc. has implemented procedures to verify the identity of any person seeking to open an account. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you (Client); When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We will verify your information by contacting you, or verifying information through credit bureaus, public databases or checking references with our financial institutions.

## **3. Financial Industry Regulatory Authority (FINRA) Public Disclosure Program**

For information regarding the Financial Industry Regulatory Authority (FINRA) Public Disclosure Program call the Program's hotline number at (800)289-9999 or visit them at [www.finra.org](http://www.finra.org).

## **4. CBSI is a member of FINRA/SIPC (Securities Investor Protection Corporation)**

Visit [www.sipc.org](http://www.sipc.org) or call (202)371-8300 to obtain a brochure or for more information about SIPC.

## **5. Complaints**

Complaints may be directed to CUNA Brokerage Services, Inc., Attention Compliance Department, 2000 Heritage Way, Waverly, IA 50677. Phone 866.512.6109 Fax 608.236.8023.

## **6. Services Provided by CBSI**

CBSI will provide education and provide assistance to Client in completing enrollment form for Self-Directed and Managed Plan accounts. CBSI will use the Asset Allocation Questionnaire and investment profiles provided by the Plan when providing these services. CBSI is not responsible for submitting the enrollment forms to the Plan.

## **7. Advice Provided by CBSI**

If you select the Self-Directed account CBSI will provide advice in selecting assets from the options approved by the plan to assist you in building a suitable portfolio based on your investment objectives. CBSI does not act as a fiduciary and does not provide ongoing monitoring of your investments, it is your responsibility to contact CBSI if you have changes in your investment objectives or if you wish to review your allocations or investment selection. If you receive advice you will be responsible for submitting your selections or changes to the Plan.