

**NOTIFICATION TO ELIGIBLE EMPLOYEES OF  
HOMECENTRIS HEALTHCARE, LLC  
667-80019**

Dear Participant:

We have some important information to share about your retirement plan:

**1. Automatic Enrollment Feature**

This notice advises you of certain rights and obligations you have under the Plan. The Plan includes an automatic enrollment feature. If you have already made a deferral election (including 0%), the new automatic enrollment feature will not change your contribution level. Your earlier election will continue to be followed until you make an update.

If you have not made a deferral election, you will automatically be enrolled in the Plan. This means that amounts will be withheld from your pay and contributed to the Plan for your benefit.

The automatic deferral percentage is as follows:

Automatic Deferral Percentage	3%
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For a limited time, you may elect to have the Plan distribute to you all of your automatic deferrals and allocable earnings on the deferrals. You can make this election by contacting your employer. You must make this election no later than 90 days after the first automatic deferral is taken from your pay. If you elect to withdraw all of your prior automatic deferrals, you will pay income tax on the distributed amount, but you will not be subject to the extra 10% tax that normally applies to early distributions. However, you can always choose to continue or restart your deferrals by contacting your employer.

In addition, you have the right to elect a different deferral amount. You can elect to defer more, less or even nothing. You may change your election at any time by visiting [nationwide.com/login](http://nationwide.com/login) or by calling 1-800-772-2182. Once you have updated your deferral amount, you will no longer be subject to the automatic deferral percentage.

**2. Qualified Default Investment Alternative (QDIA)**

You have the right to direct the investment of your assets in the Plan. If you have already given investment directions, your contributions will be allocated to your previously chosen investments. If you have not already given investment directions to your employer, any contributions made or allocated to your account in the Plan will be invested in one of the following funds (the "default fund"), based on your date of birth and the normal retirement age for your Plan.

Normal Retirement Age: 65

Funds:

TIAACRF LfCycInd 2010 Inst

TIAACRF LfCycInd 2015 Inst

TIAACRF LfCycInd 2020 Inst

TIAACRF LfCycInd 2025 Inst

TIAACRF LfCycInd 2030 Inst

TIAACRF LfCycInd 2035 Inst

TIAACRF LfCycInd 2040 Inst

TIAACRF LfCycInd 2045 Inst

TIAACRF LfCycInd 2050 Inst

TIAACRF LfCycInd 2055 Inst

TIAACRF LfCycInd 2060 Inst

TIAACRF LfCycIndRtInc Inst

You can always choose a different fund in which to invest your contributions. If within 90 days after your first contribution is deposited into the default fund, you elect to choose a different fund in which to invest, no transfer fees will be charged solely by reason of the change (although other fees may still apply). If you elect to make such change after the 90-day period has passed, any normal transfer fees will apply.

You can change the investment of your account or future mix at any time at [nationwide.com/login](http://nationwide.com/login) or by calling 1-800-772-2182. Before investing, read the fund information carefully and consider the fund's investment objectives, risks, charges and expenses.

Please refer to the attached fund profiles and the attached performance summary for information on the available funds in your plan including the Plan's default fund. If this notice was provided electronically, please refer to the links below. Note, however, that certain fund profile and performance information may not be immediately available through these links. You may obtain any fund information not otherwise available through the links by logging onto [www.morningstar.com](http://www.morningstar.com).

**Click here to access the participant fee disclosure which contains the investment performance summary**

<https://myplan.nwservicecenter.com/iApp/pub/disclosure/downloadParticipantDisclosureToPDF.action?caseSeqId=800147256>

**Click here to access the fund profiles by choosing the fact sheet for the appropriate fund(s)**

<https://myplan.nwservicecenter.com/iApp/pub/disclosure/comparativeChart.action?caseNumber=800147256>

### 3. Questions

If you have any questions regarding your Plan's investment alternatives, please contact your employer for assistance. Please refer to the Summary Plan Description for a complete explanation of the Plan features. Please ask the Plan Administrator if you have any questions regarding your rights or obligations under the Plan or if you would like to obtain a copy of the Summary Plan Description.

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

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, FSB, a division of Nationwide Bank. Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220

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