



Nationwide®
is on your side

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Date prepared

Plan name

Orange County Transportation Authority

Questions?

Call 877-677-3678

Visit us online

octadc.com

Important information about your retirement account

Last month a letter was sent to you which outlined some changes to the OCTA Deferred Compensation Plan investment lineup. That letter also indicated some additional enhancements to your Plan would be coming soon. Those changes are detailed below.

Enroll in eDelivery

To sign up for paperless statements and confirmations, visit the online service center at octadc.com.

What's happening

The Plan incurs general fees for ongoing administrative services up to 0.17% annually of assets held in the Plan. Historically, these fees were offset by administrative reimbursements received by the Plan's investment options. These reimbursements were included in the expense ratios of most investment options in the Plan, so participants always indirectly contributed towards the cost of administering the Plan. However, while some investment options provided reimbursements, others did not. In an effort to increase transparency and more equitably allocate the cost of administering the Plan across all participants, participants whose investment options generate administrative reimbursements will have those amounts credited quarterly to their accounts. An annual explicit asset fee of 0.17% will then be assessed monthly on all investment options.

Understanding the details

- Most investment options moved to a lower expense share class on or around February 16, 2018. See enclosed list of funds and expense ratios.
- If an investment fund provides reimbursements, those amounts will be credited back directly to your account on a quarterly basis as "Fund reimbursement".
- An annual administrative fee of 0.17% (\$17 per \$10,000 annually) will be assessed monthly; this fee will now display on your quarterly statement as "Explicit asset fee".
- The Plan is transitioning to share accounting, meaning you'll have the ability to research an investment option online by using its ticker symbol.
- These changes are scheduled to take effect on March 29, 2018.
- Attend a Nationwide presentation on March 6 at Garden Grove Operations, March 13 at Santa Ana Operations or March 29 at the Orange office.

We're here to help

If you have any questions or need additional information, please contact our service center at 877-677-3678. Our specialists are available Monday through Friday, 5 a.m. to 8 p.m. and Saturday, 6 a.m. to 3 p.m. Pacific time.

PO Box 182797, Columbus OH 43218-2797

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NRN-1868CA-OT (03/18)



Your assets in the existing investment options were directed as follows on February 16, 2018:

Investment funds prior to February 16:			Investment funds after February 16:			
Prior Investment Name	Ticker	Total Fund Fees	New Investment Name	Ticker	New Total Fund Fees	
Metropolitan West Total Return Bond I	MWTIX	0.44%	Metropolitan West Total Return Bond Plan	MWTSX	0.38%	
Oppenheimer Global I	OGLIX	0.70%	American Funds EuroPacific Growth R6	RERGX	0.50%	
Neuberger Berman Socially Responsible Inst	NBSLX	0.67%	Neuberger Berman Socially Responsible R6	NRSRX	0.59%	
T. Rowe Price Growth Stock Inv	PRGFX	0.68%	T. Rowe Price Growth Stock I	PRUFX	0.52%	
T. Rowe Price Equity Income Inv	PRFDX	0.66%	T. Rowe Price Equity Income I	REIPX	0.54%	
Prudential Jennison Mid-Cap Growth Z	PEGZX	0.79%	Prudential Jennison Mid-Cap Growth Q	PJGQX	0.58%	
Baron Small Cap Inst	BSFIX	1.06%	Neuberger Berman Genesis R6	NRGSX	0.75%	
Neuberger Berman Genesis Inst	NBGIX	0.85%	Neuberger Berman Genesis R6	NRGSX	0.75%	
American Beacon Small Cap Value Inst	AVFIX	0.84%	American Beacon Small Cap Value R6	AASRX	0.82%	
American Century Real Estate I	REAX	0.94%	Vanguard REIT Index Admiral	VGSLX	0.12%	
If you're invested in any of the following investment options:			Your assets will be mapped based on your year of birth:			
NW Inv Dest Aggressive Svc	NDASX	0.92%	<u>Year Born</u>	<u>Age</u>	<u>Target Fund</u>	<u>New Total Fund Fees</u>
NW Inv Dest Moderate Aggressive Svc	NDMSX	0.94%	1969 or earlier	49 or younger	Moderate M4	0.149%
NW Inv Dest Moderate Svc	NSDMX	0.91%	1964-1968	50-54	Moderate M3	0.131%
NW Inv Dest Moderate Conservative Svc	NSDCX	0.88%	1959-1963	55-59	Moderate M2	0.110%
NW Inv Dest Conservative Svc	NDCSX	0.87%	1958 or before	60 or older	Moderate M1	0.085%

If you'd like a fund prospectus, please call us at 877-849-8282 or log onto the service center at nrsforu.com. Before investing, carefully read the fund prospectus and consider the fund's investment objectives, risks, charges and expenses. There is no guarantee fund objectives will be met.

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NRN-1868AO (03/18)