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is on your side

Investment Review

Prepared for SDRS SUPPLEMENTAL RETIREMENT PLAN
As of June 30, 2022

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Important Information

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Investing involves risk, including the possible loss of principal.

Investment returns and principal value will fluctuate; redeemed units may be worth more or less than their original cost. Before investing, one should carefully consider the investment objectives, risks, fees, and expenses. The fund prospectus contains this and other important information. Prospectuses can be obtained by contacting your local retirement representative, or Nationwide Financial at 1-877-677-3678. Please read the prospectuses carefully before investing or sending money.

The performance summary does not reflect fees and charges specific to your plan, including, termination charges, plan recordkeeping fees, participant fees or other product charges.

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The use of Morningstar data, or any other investment tool, is not intended as investment advice to the plan. The Plan Sponsor (or other designated investment fiduciary) is solely responsible for evaluating the appropriateness of the investment options available in the plan. When shown, benchmark data is used for comparative purposes only and generally reflects the investment style or risk of the compared menu option.

It is not possible to invest directly in an index.

Nationwide offers a variety of investment options through this contract. The underlying investment options or their affiliates may make payments to Nationwide. For more detail about the payments Nationwide receives, please visit www.nrsforu.com.

Nationwide Retirement Solutions and Nationwide Life Insurance Company (collectively “Nationwide”) have endorsement relationships with the National Association of Counties, the United States Conference of Mayors, and the International Association of Fire Fighters-Financial Corporation. More information about the endorsement relationships may be found online at www.nrsforu.com.

The unregistered group variable annuity is issued by Nationwide Life Insurance Company, Columbus, Ohio. Contract number NRC-0105A0, NRC-0105OR. In Oklahoma only: NRC-0105OK.

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All data as of June 30, 2022 unless otherwise noted.
Data accessed on August 09, 2022.

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

Investment Risk Disclosures

Investing involves risk, including the possible loss of principal. There is no guarantee that any investment objective will be met. Please note: Each plan may or may not include all types of funds listed below.

Asset Allocation Funds: These 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 these funds, investors are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Bond Funds: Funds that invest in bonds have the same interest rate, inflation and credit risks associated with the bonds in which the funds invest.

Fixed Annuity: The investment objective of a fixed annuity is to provide a low-risk, reasonably high-yield investment. Fixed annuities are managed to earn a high level of return consistent with, and providing for, preservation of capital, high credit quality, liquidity to pay plan benefits, and reasonable tracking of interest rates. Safety, stability, and consistency while providing a competitive return are key attributes. General account asset values and rate guarantees are subject to the claims-paying ability of the issuing insurance company.

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

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. The prices of high-yield bonds tend to be more sensitive to adverse economic and business conditions than are higher-rated corporate bonds. Increased volatility may reduce the market value of high-yield bonds. They are also subject to the claims paying ability of the issuing company.

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.

Money Market Funds: An investment in a money market fund is not insured or guaranteed by the FDIC 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.

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.

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

Small Company Funds: Stocks of small or small 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. Smaller companies are more vulnerable than larger companies to adverse business and economic developments and may have more limited resources. Therefore, they generally involve greater risk.

Stable Value: The Stable Value Fund is managed to protect principal while providing the potential for higher rates of return than other conservative investments, such as money market funds. Stable Value funds are not FDIC insured and are not guaranteed.

Investment Risk Disclosures

Target Date Funds: These funds are designed for people who plan to retire or begin taking income during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time primarily by investing in underlying funds. Therefore, in addition to the expenses of these funds, investors are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. It's important to remember that no strategy can assure a profit or prevent a 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. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

All data as of June 30, 2022 unless otherwise noted.

Product Guidelines

Nationwide Life Insurance Company or its affiliates (Nationwide), as product provider, establishes internal guidelines for its retirement plan products and platforms, which serve as the basis for selecting underlying investment options for its products. These guidelines include product competitiveness, consistency with the purpose of the product, Nationwide's business interests, and general investment criteria. The guidelines are subject to change and Nationwide may select options that do not satisfy all criteria.

Selected investment criteria may include such items as:

- **Fund absolute performance**
- **Fund relative performance**
- **Fund expenses**
- **Fund assets**
- **Firm ownership structure and personnel changes**
- **Firm assets under management**
- **Firm track record**
- **Portfolio Manager, or management team, tenure and experience**

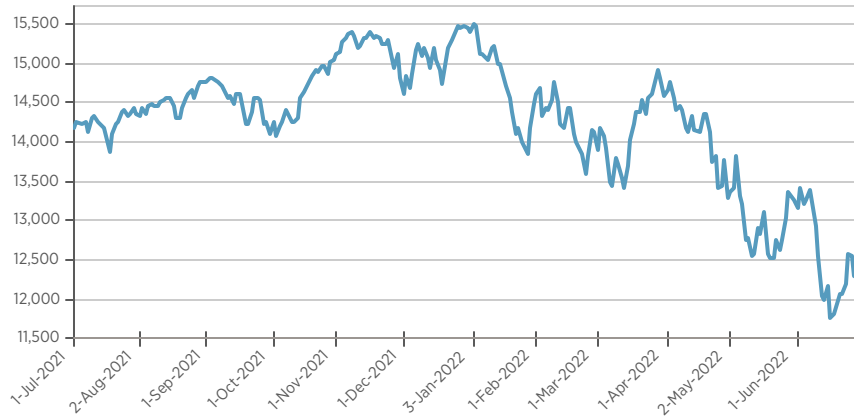
Changes in the guidelines above may trigger a change to a product's underlying investment options.

Retirement plan sponsors have the sole and absolute discretion to determine whether the investment options offered through Nationwide's product and platforms are suitable and appropriate for their plan. Nationwide has its own business interests, including profit, in selecting which investment option to offer within its products and cannot act with the unconflicted objectivity required of fiduciaries.

Each plan is ultimately responsible for selecting and monitoring its own investment options consistent with its plan documents and investment guidelines/policy statement.

Returns by Style

U.S. Market Russell 3000



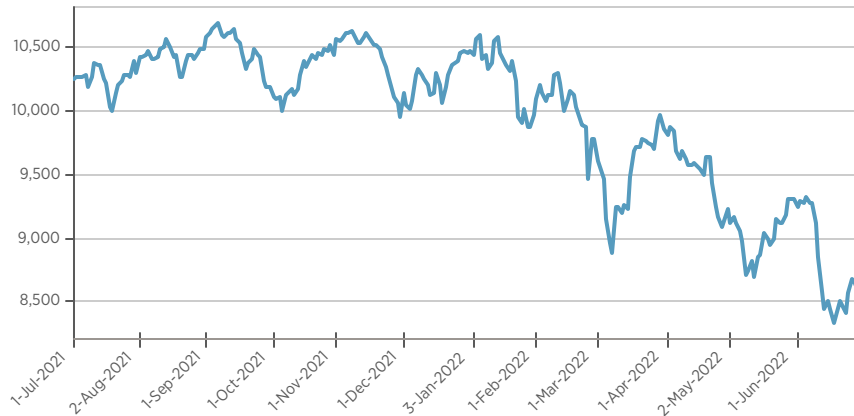
1 Year Return

	Value	Blend	Growth
Large	-5.1%	-11.5%	-16.2%
Mid	-10.0%	-17.3%	-29.6%
Small	-16.3%	-25.2%	-33.4%

5 Year Return

	Value	Blend	Growth
Large	7.6%	12.2%	15.6%
Mid	6.3%	8.0%	8.9%
Small	4.9%	5.2%	4.8%

International Market MSCI EAFE



1 Year Return

	Value	Blend	Growth
Large	-11.3%	-17.3%	-23.5%
Small/Mid	-17.4%	-23.3%	-29.1%
Global	-13.9%		Emerging Markets -25.0%

5 Year Return

	Value	Blend	Growth
Large	1.1%	2.7%	3.8%
Small/Mid	1.0%	1.8%	1.7%
Global	8.2%		Emerging Markets 2.5%

Source: FactSet

Tables reflect index total returns (including reinvestments of dividends). All returns and annotations reflect total return, including dividends.

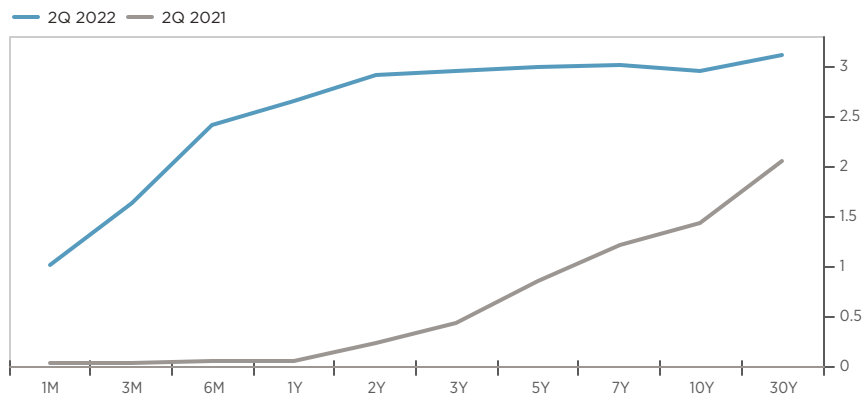
PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

Data as of June 30, 2022.

Returns by Style (continued)

Bond Market

United States Government Bond Yield Curve



1 Year Return

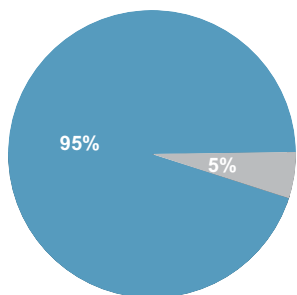
	Short	Medium	Long
Government	-3.5%	-6.9%	-17.0%
Corporate	-3.7%	-8.8%	-21.4%
	High Yield -12.8%		Multi-Sector -10.3%

5 Year Return

	Short	Medium	Long
Government	0.9%	0.8%	-0.4%
Corporate	1.4%	1.5%	1.1%
	High Yield 2.1%		Multi-Sector 0.9%

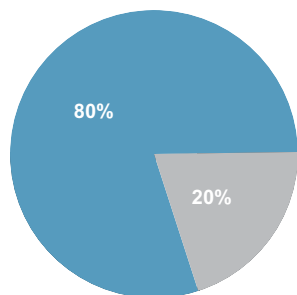
Asset Allocation

Aggressive



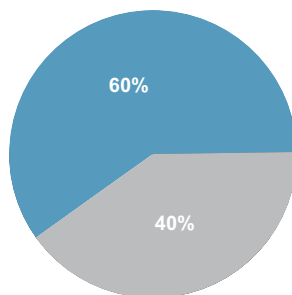
1 year -14.7%
5 year 6.9%

Moderately Aggressive



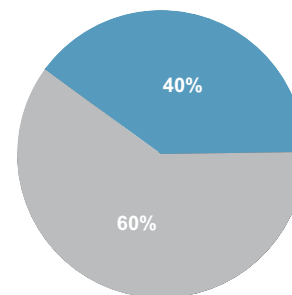
1 year -13.6%
5 year 6.5%

Moderate



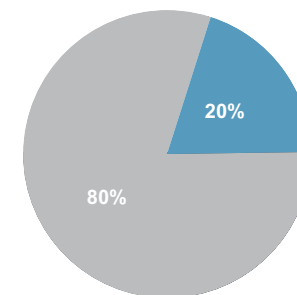
1 year -12.1%
5 year 5.9%

Moderately Conservative



1 year -10.2%
5 year 4.6%

Conservative



1 year -8.8%
5 year 3.1%

● Stock ● Bonds

Source: FactSet

All calculations, other than the yield curve, are cumulative total return, including dividends reinvested, for the stated period.

For detail on the indices used in these calculations, please see Page 6. For detail on the asset allocation models, please see Page 9.

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

Data as of June 30, 2022.

Annual Returns of Selected Asset Classes

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
19.70	38.82	28.03	2.83	21.31	25.03	1.87	31.49	19.96	41.30
17.32	32.39	13.69	1.38	11.96	21.83	0.01	28.66	18.40	28.71
16.35	22.78	6.54	0.55	8.63	14.65	-1.20	25.52	13.73	14.82
16.00	18.78	5.97	0.09	8.27	14.58	-4.04	22.01	9.20	14.10
12.16	2.86	4.89	0.05	2.65	8.67	-4.38	20.60	7.82	11.26
4.32	0.07	0.59	-0.81	2.09	7.39	-5.50	8.72	7.51	0.05
4.21	-2.02	0.03	-3.15	1.00	3.54	-11.01	6.84	0.67	-1.54
0.11	-2.60	-4.90	-4.41	0.33	0.86	-13.79	2.28	-5.12	-4.71

- Cash
- Global Bonds
- International Stocks
- Large Cap Stocks
- Moderate Portfolio
- REITs
- Small Cap Stocks
- US Bonds

Tables reflect index total returns (including reinvestments of dividends). All returns and annotations reflect total return, including dividends.

Source: FactSet

All calculations are cumulative total return, including dividends reinvested for the stated period.

For detail on the indices used in these calculations, please see Page 9.

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

Data as of June 30, 2022.

Returns by Style (continued)

The indices used on the preceding pages are as follows:

U.S. Market

US Stock Market (price graph): Russell 3000 Index
 Large Cap Growth: Russell Top 200 Growth Index
 Large Cap Blend: Russell Top 200 Index
 Large Cap Value: Russell Top 200 Value Index
 Mid Cap Growth: Russell Mid Cap Growth Index
 Mid Cap Blend: Russell Mid Cap Index
 Mid Cap Value: Russell Mid Cap Value Index
 Small Cap Growth: Russell 2000 Growth Index
 Small Cap Blend: Russell 2000 Index
 Small Cap Value: Russell 2000 Value Index

International Market

International Stock Market (price graph): MSCI EAFE Index
 International Large Growth: MSCI EAFE Growth Index
 International Large Blend: MSCI EAFE Index
 International Large Value: MSCI EAFE Value Index
 International Small/Mid Growth: MSCI EAFE Small-Mid Cap Growth Index
 International Small/Mid Blend: MSCI EAFE Small-Mid Cap Index
 International Small/Mid Value: MSCI EAFE Small-Mid Cap Value Index
 Global Stocks: MSCI The World Index
 Emerging Markets: MSCI Emerging Markets Index

Bond Market

Short Government: Bloomberg Capital (Bbg) U.S. Treasury 1-3 Year Index
 Intermediate Government: Bbg U.S. Treasury 3-5 Year Index
 Long Government: Bbg U.S. Treasury 10-20 Year Index
 Short Corporate: Bbg U.S. 1-3 Year Credit Index
 Intermediate Corporate: Bbg U.S. Intermediate Credit Index
 Long Corporate: Bbg U.S. Long Credit Index
 High Yield: Bbg U.S. Corporate High Yield Index
 Multi-Sector: Bbg U.S. Aggregate Index

Asset Allocation

The asset allocation models have been provided by Ibbotson Associates, Inc. (Ibbotson) to Nationwide. They are comprised of underlying indices and rebalanced on a quarterly basis back to the following allocations. Ibbotson and its affiliates are not related to Nationwide or its affiliates.

Aggressive: 5% Bbg U.S. Aggregate Index, 40% Standard & Poor's (S&P) 500 Index, 30% MSCI EAFE Index, 15% S&P MidCap 400 Index, 10% Russell 2000 Index

Moderately Aggressive: 5% Citi Government/Corporate 1-3 Year Index, 15% Bbg U.S. Aggregate Index, 35% S&P 500 Index, 25% MSCI EAFE Index, 15% S&P MidCap 400 Index, 5% Russell 2000 Index

Moderate: 5% Citi 3-month Treasury Index, 10% Citi Government/Corporate 1-3 Year Index, 25% Bbg U.S. Aggregate Index, 30% S&P 500 Index, 10% S&P MidCap 400 Index, 5% Russell 2000 Index, 15% MSCI EAFE Index

Moderately Conservative: 10% Citi 3-month Treasury Index, 15% Citi Government/Corporate 1-3 Year Index, 35% Bbg U.S. Aggregate Index, 20% S&P 500 Index, 10% S&P MidCap 400 Index, 10% MSCI EAFE Index

Conservative: 15% Citi 3-month Treasury Index, 25% Citi Government/Corporate 1-3 Year Index, 40% Bbg U.S. Aggregate Index, 10% S&P 500 Index, 5% S&P MidCap 400 Index, 5% MSCI EAFE Index

Annual Return of Selected Asset Classes

Large Cap Stocks: S&P 500 Index
 Small Cap Stocks: Russell 2000 Index
 International Stocks: MSCI EAFE Index
 US Bonds: Bloomberg Capital U.S. Aggregate Index
 Global Bonds: Bloomberg Capital Global Aggregate Index
 REITs: FTSE NAREIT Index
 Cash: Bank of America/Merrill Lynch 3-month Treasury Note Index
 Moderate Portfolio: as above

Investors cannot invest directly in an index. All of these indices are unmanaged and do not bear the fees and expenses of a managed investment product.

Fund Snapshot

June 30, 2022

Domestic Stock Funds

Large Cap Value	Large Cap Blend	Large Cap Growth
Vanguard Value Index Adm Vanguard Windsor™ II Admiral™	Vanguard Institutional Index I	American Funds Growth Fund of Amer R5 Vanguard Growth Index Institutional
Mid Cap Value	Mid Cap Blend	Mid Cap Growth
	Vanguard Extended Market Index Instl Vanguard Strategic Equity Inv	
Small Cap Value	Small Cap Blend	Small Cap Growth
	Vanguard Small Cap Index I	

Specialty Funds

Sector Equity
Vanguard Real Estate Index Admiral
Balanced
Vanguard Wellesley® Income Admiral™

International Stock Funds

International Large Value	International Large Blend	International Large Growth
Dodge & Cox International Stock I	Vanguard Total Intl Stock Index I	
International Small/Mid Value	International Small/Mid Blend	International Small/Mid Growth

Global Equity
World American Funds Capital World Gr&Inc R5 Dodge & Cox Global Stock I T. Rowe Price Real Assets
Emerging Markets

Fund Snapshot (continued)

June 30, 2022

Bond Funds

Short Government	Intermediate Government	Long Government
Short Investment Grade	Intermediate Investment Grade	Long Investment Grade
	Vanguard Total Bond Market Index I	
High Yield	World/Emerging Markets Bond	Multi-Sector Bond

Short Term Options

Cash and Equivalents
PRUDENTIAL GUARANTEED INVESTMENT CONTRACT Vanguard Federal Money Market Investor

Asset Allocation Funds

Target Risk	Target Date
	Vanguard Target Retirement 2015 Fund Vanguard Target Retirement 2020 Fund Vanguard Target Retirement 2025 Fund Vanguard Target Retirement 2030 Fund Vanguard Target Retirement 2035 Fund Vanguard Target Retirement 2040 Fund Vanguard Target Retirement 2045 Fund Vanguard Target Retirement 2050 Fund Vanguard Target Retirement 2055 Fund Vanguard Target Retirement 2060 Fund Vanguard Target Retirement 2065 Fund Vanguard Target Retirement Income Fund

Source: Morningstar, Inc.

Funds, other than asset allocation, target date and balanced categories, are depicted based on their assigned Morningstar Category. Due to the wide disparity of management styles within the three previously mentioned categories and the ensuing variety of category classifications, they are broken out separately for consistency's sake.

Investment Performance and Morningstar Percentiles

The following pages illustrate each investment option's performance and percentile ranking(s) within their respective Morningstar categories over the specified time periods.

Where shown, the **bar chart** on the left side of each page represents comparative performance against each fund's broader grouping. For the funds, the calculation takes the net returns for all of the funds in its respective Asset Category, and averages them during each of the given return periods. The returns were not average weighted. This same approach is taken with each of the corresponding Morningstar Categories of each fund.




Where shown, the **Category Average Gross Expense Ratio** takes the gross expense ratio of all the funds in the respective Morningstar category/ies and averages them.

The **Morningstar Category** identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). If a fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information. It is not possible to invest directly in a Morningstar category.

Performance returns assume the reinvestment of all distributions. Returns for period less than one year are not annualized. Total returns may reflect contractual expense waivers for certain periods since inception, without which returns would have been lower.

Peer rankings are expressed as percentiles and are determined by dividing each investment option's absolute rank based on total return, when sorted from highest return to lowest, by the number of options in the category. For example, if an investment option ranks 5th in a category with 100 options, its percentile ranking would be 5. The category percentile rankings look at the most recent quarter-ending period. These rankings are color coded as follows:

When the investment option's average total return for any specific quarter-ending calendar period falls within **the first quartile (1% - 25%)** of its Morningstar Category, the investment option is not color coded on the chart.

-  When the investment option's average total return for the period falls within **the second quartile (26% - 50%)**, the investment option receives a light blue coding.
 -  When the investment option's average total return for the period falls within **the third quartile (51% - 75%)**, the investment option receives a gray coding.
 -  When the investment option's average total return for the period falls within **the fourth quartile (76% - 100%)**, the investment option receives a dark blue coding.
-

Investment Performance and Morningstar Percentiles

The **5 Year Risk/Return vs. Category** box represents a fund's risk/return tradeoff against its Morningstar Category. The 5 year risk/return plot point is in the middle of the box where the lines intersect.

Risk is defined by Standard Deviation: a statistical measure of the volatility of the fund's returns.

The top left quadrant is shaded if a fund has a higher return and lower risk than its Morningstar Category.

The bottom left quadrant is shaded if a fund has a lower return and lower risk than its Morningstar Category.

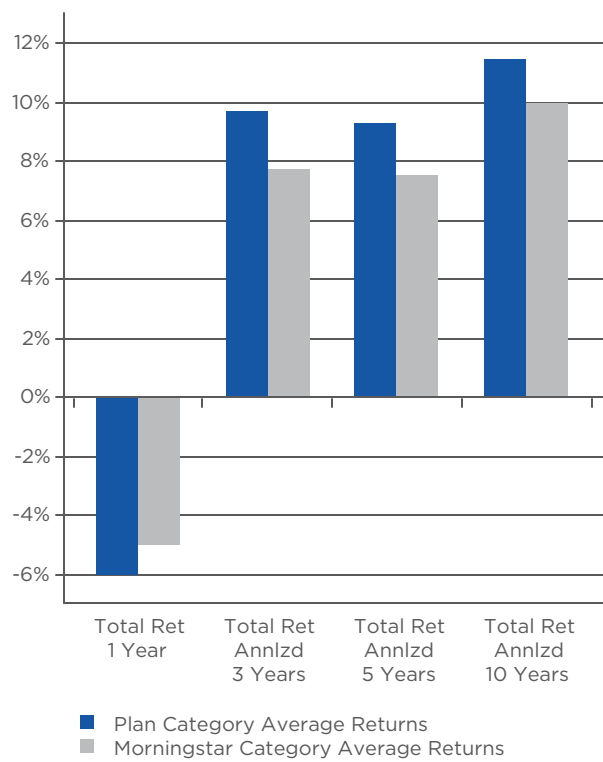
The top right quadrant is shaded if a fund has a higher return and higher risk than its Morningstar Category.

The bottom right quadrant is shaded if a fund has a lower return and higher risk than its Morningstar Category.

Average Manager Tenure is reported directly from the Morningstar database and represents the average amount of time that the management team for a specific fund has been in place. In the event that there is only one manager for a fund, this number will equal that manager's tenure on the fund. In the event the average manager tenure on any Fund is less than 3 years, that cell is color-coded.

Gross Expense Ratio, also known as Prospectus Gross Expense Ratio, is the percentage of fund assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio.

Large Cap Value



Fund Name	Ticker	Morningstar Category	1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio	
Vanguard Value Index Adm	VVIAX	LARGE VALUE	Returns	-1.90	8.67	9.22	11.77		16.8	0.05
			Peer Ranking	26	36	24	12			
			Total Funds per Category	1217	1145	1077	779			
Vanguard Windsor™ II Admiral™	VWNAX	LARGE VALUE	Returns	-10.13	10.81	9.43	11.22		7.9	0.26
			Peer Ranking	88	10	19	22			
			Total Funds per Category	1217	1145	1077	779			

Category Average Gross Expense Ratio: 1.50%

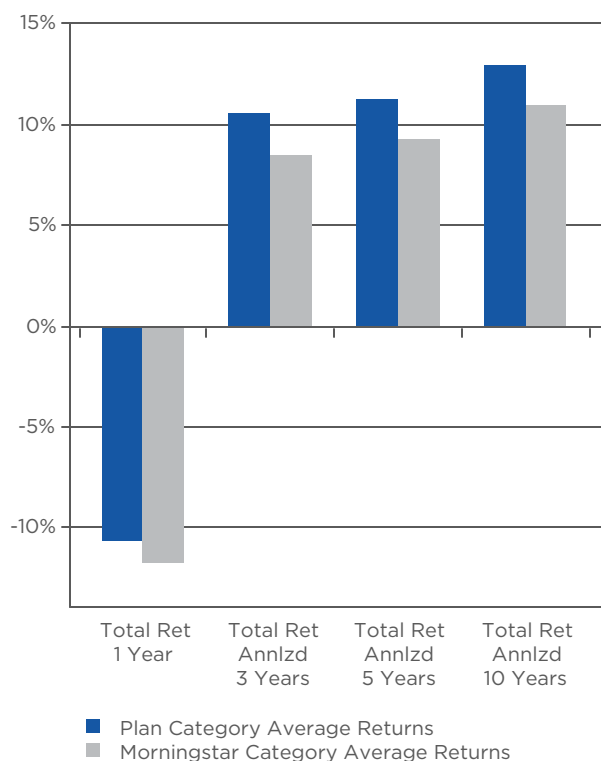
CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PAST PERFORMANCE SHOWN, WHICH DOES NOT GUARANTEE FUTURE RESULTS.

Your plan may have a Nationwide Administrative Fee, which, if reflected, would reduce the performance shown.

Individual fund performance is as of June 30, 2022. For more recent fund performance please see www.nrsforu.com.

Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund. The average may represent the same fund more than once under a different fee structure if it is available in additional share classes.

Large Cap Blend



Fund Name	Ticker	Morningstar Category	1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio
Vanguard Institutional Index I	VINIX	LARGE BLEND	Returns -10.65	10.58	11.28	12.93		13.0	0.04
			Peer Ranking 38	21	19	12			
			Total Funds per Category 1359	1225	1107	811			

Category Average Gross Expense Ratio: 1.01%

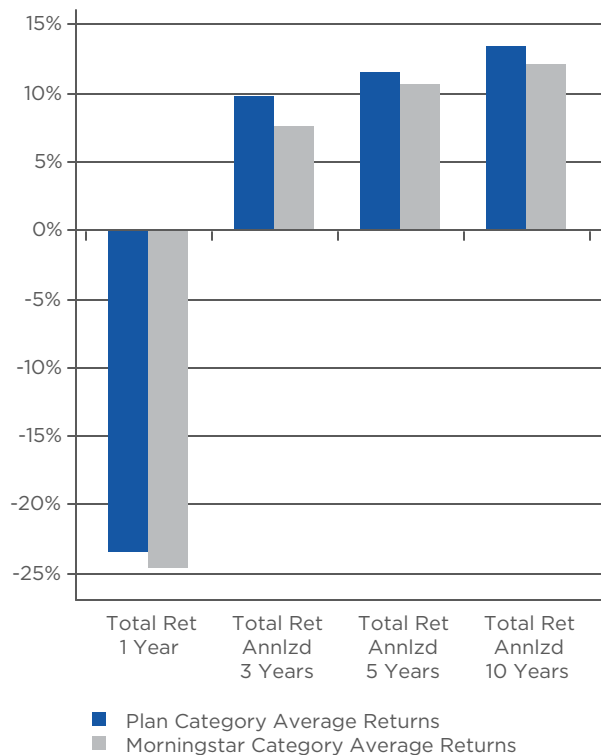
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Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund. The average may represent the same fund more than once under a different fee structure if it is available in additional share classes.

Large Cap Growth



Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio
American Funds Growth Fund of Amer R5	RGAFX	LARGE GROWTH	Returns	-24.88	7.93	10.16	12.99		13.5	0.35
			Peer Ranking	64	58	68	41			
			Total Funds per Category	1248	1138	1052	787			
Vanguard Growth Index Institutional	VIGIX	LARGE GROWTH	Returns	-21.86	11.66	12.91	13.89		16.8	0.04
			Peer Ranking	50	18	23	21			
			Total Funds per Category	1248	1138	1052	787			

Category Average Gross Expense Ratio: 1.20%

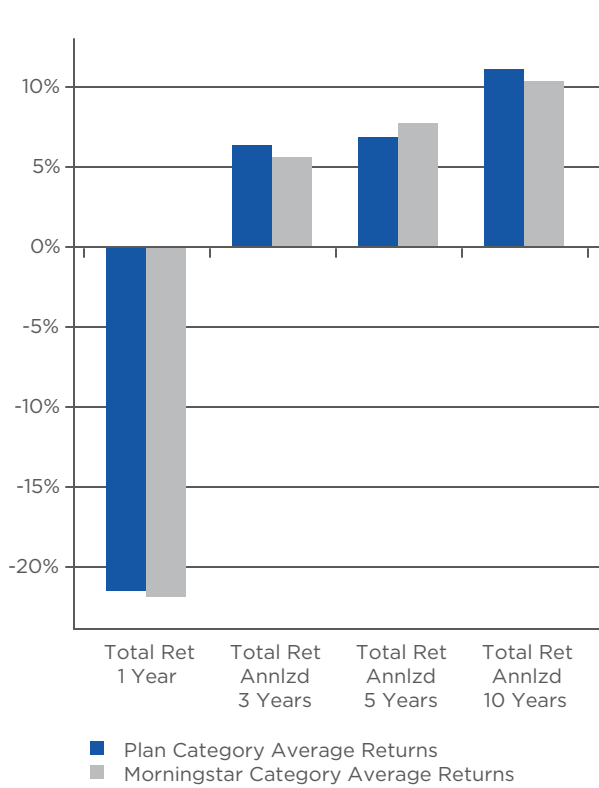
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Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund. The average may represent the same fund more than once under a different fee structure if it is available in additional share classes.

Mid Cap



Fund Name	Ticker	Morningstar Category	1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio	
Vanguard Extended Market Index Instl	VIEIX	MID-CAP BLEND	Returns	-29.94	4.65	6.44	10.33	[Risk/Return Matrix]	14.5	0.05
			Peer Ranking	64	55	84	67			
			Total Funds per Category	586	532	493	380			
Vanguard Strategic Equity Inv	VSEQX	MID-CAP BLEND	Returns	-13.23	8.07	7.31	11.91	[Risk/Return Matrix]	1.3	0.17
			Peer Ranking	44	24	45	5			
			Total Funds per Category	407	367	325	217			

Category Average Gross Expense Ratio: 1.50%

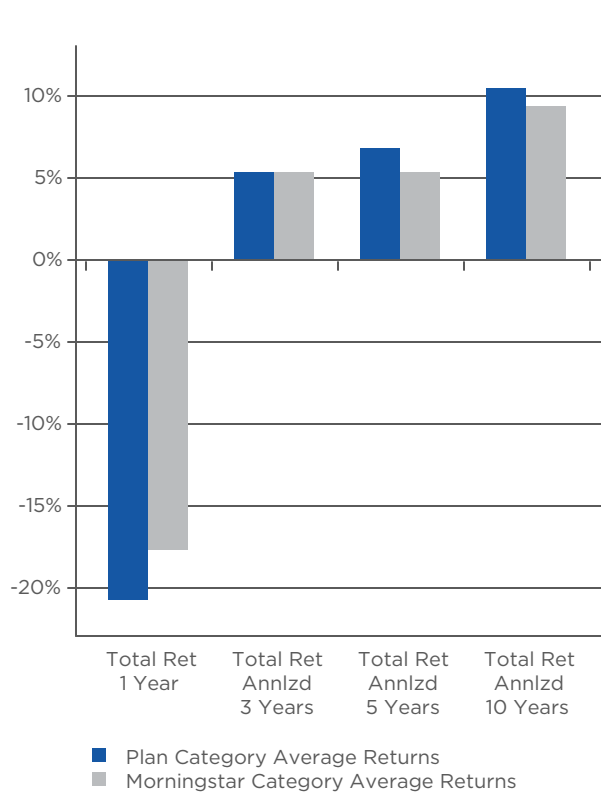
CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PAST PERFORMANCE SHOWN, WHICH DOES NOT GUARANTEE FUTURE RESULTS.

Your plan may have a Nationwide Administrative Fee, which, if reflected, would reduce the performance shown.

Individual fund performance is as of June 30, 2022. For more recent fund performance please see www.nrsforu.com.

Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund. The average may represent the same fund more than once under a different fee structure if it is available in additional share classes.

Small Cap



Fund Name	Ticker	Morningstar Category	1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio
Vanguard Small Cap Index I	VSCIX	SMALL BLEND	Returns -20.74	5.41	6.89	10.46		6.2	0.04
			Peer Ranking 75	59	25	19			
			Total Funds per Category 605	576	528	350			

Category Average Gross Expense Ratio: 1.13%

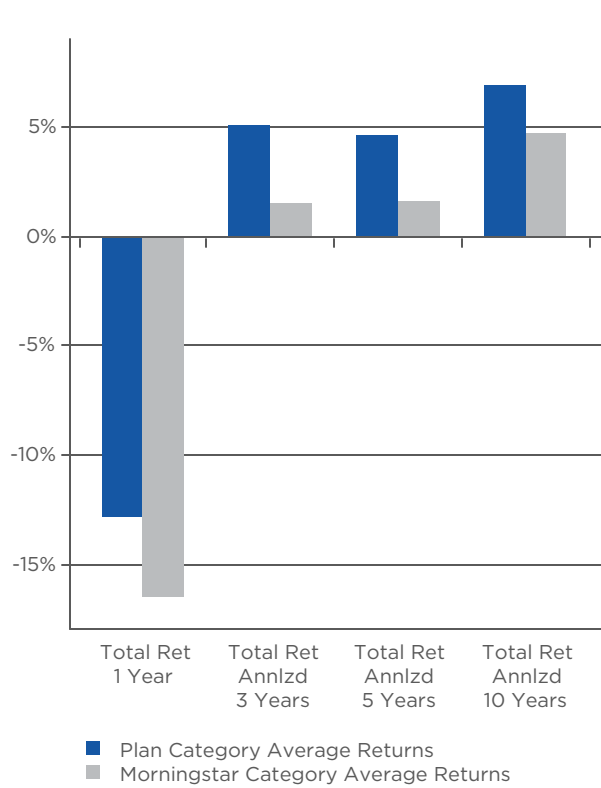
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International Funds



Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio
American Funds Capital World Gr&Inc R5	RWIFX	World Large-Stock Blend	Returns	-17.78	4.55	5.60	8.51		6.7	0.46
			Peer Ranking	77	72	68	53			
			Total Funds per Category	339	304	272	168			
Dodge & Cox Global Stock I	DODWX	World Large-Stock Value	Returns	-7.86	9.25	6.97	10.49		10.3	0.62
			Peer Ranking	35	6	12	1			
			Total Funds per Category	169	152	143	86			
T. Rowe Price Real Assets	PRAFX	Global Large-Stock Value	Returns	-8.85	6.10	5.74	4.20		3.8	0.85
			Peer Ranking	6	24	42	91			
			Total Funds per Category	169	152	143	86			
Dodge & Cox International Stock I	DODFX	FOREIGN LARGE VALUE	Returns	-10.93	3.52	2.14	6.11		12.01	0.62
			Peer Ranking	33	16	25	5			
			Total Funds per Category	344	316	292	175			
Vanguard Total Intl Stock Index I	VTSNX	FOREIGN LARGE BLEND	Returns	-18.91	2.03	2.74	5.19		9.2	0.08
			Peer Ranking	53	34	30	46			
			Total Funds per Category	754	699	607	414			

Category Average Gross Expense Ratio: 1.48%

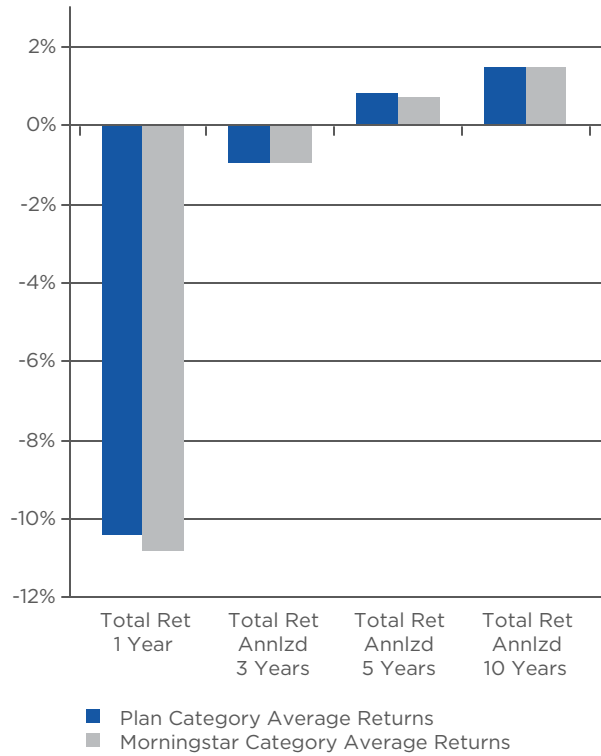
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Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund. The average may represent the same fund more than once under a different fee structure if it is available in additional share classes.

Bond Funds



Fund Name	Ticker	Morningstar Category	1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio
Vanguard Total Bond Market Index I	VBPIX	Intermediate Core Bond	Returns -10.39	-0.92	0.86	1.50		9.3	0.04
Total Funds per Category			440	396	359	264			

Category Average Gross Expense Ratio: 0.91%

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Individual fund performance is as of June 30, 2022. For more recent fund performance please see www.nrsforu.com.

Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund. The average may represent the same fund more than once under a different fee structure if it is available in additional share classes.

Balanced & Sector Funds

Asset Allocation - Balanced

Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio	Category Gross Expense Ratio
Vanguard Wellesley® Income Admiral™	VWIAX	ALLOCATION 30-50% EQUITY	Returns	-7.02	3.74	4.90	6.05		3.0	0.16	-
			Peer Ranking	5	10	5	9				
			Total Funds per Category	465	427	391	281				

Specialty

Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio	Category Gross Expense Ratio
Vanguard Real Estate Index Admiral	VGSLX	REAL ESTATE	Returns	-8.05	4.77	5.71	7.48		16.1	0.12	-
			Peer Ranking	73	49	52	33				
			Total Funds per Category	249	229	203	145				

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Category Average: Represents the average expense ratio for funds that belong in the same category as a given fund. The average may represent the same fund more than once under a different fee structure if it is available in additional share classes.

Asset Allocation - Target Date

Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio
Vanguard Target Retirement 2015 Fund	VTXVX	TARGET DATE 2015	Returns	-10.12	2.48	3.85	5.55		9.3	0.08
			Peer Ranking	19	67	66	61			
			Total Funds per Category	127	116	93	45			
Vanguard Target Retirement 2020 Fund	VTWNX	TARGET DATE 2020	Returns	-11.65	3.36	4.64	6.51		9.3	0.08
			Peer Ranking	38	41	32	24			
			Total Funds per Category	169	158	133	64			
Vanguard Target Retirement 2025 Fund	VTTVX	TARGET DATE 2025	Returns	-13.21	3.74	5.07	7.10		9.3	0.08
			Peer Ranking	51	42	37	19			
			Total Funds per Category	227	201	174	89			
Vanguard Target Retirement 2030 Fund	VTHRX	TARGET DATE 2030	Returns	-13.94	4.22	5.50	7.68		9.3	0.08
			Peer Ranking	47	47	46	25			
			Total Funds per Category	228	200	173	94			
Vanguard Target Retirement 2035 Fund	VTTHX	TARGET DATE 2035	Returns	-14.36	4.80	5.96	8.27		9.3	0.08
			Peer Ranking	37	48	45	27			
			Total Funds per Category	220	198	171	86			
Vanguard Target Retirement 2040 Fund	VFORX	TARGET DATE 2040	Returns	-14.82	5.35	6.42	8.74		9.3	0.08
			Peer Ranking	32	43	39	21			
			Total Funds per Category	222	200	173	94			
Vanguard Target Retirement 2045 Fund	VTIVX	TARGET DATE 2045	Returns	-15.29	5.89	6.80	8.97		9.3	0.08
			Peer Ranking	33	28	30	19			
			Total Funds per Category	220	198	171	85			
Vanguard Target Retirement 2050 Fund	VFIFX	TARGET DATE 2050	Returns	-15.45	5.91	6.81	8.97		9.3	0.08
			Peer Ranking	31	26	32	22			
			Total Funds per Category	222	200	173	90			
Vanguard Target Retirement 2055 Fund	VFFVX	TARGET DATE 2055	Returns	-15.45	5.89	6.80	8.95		9.3	0.08
			Peer Ranking	30	32	34	24			
			Total Funds per Category	220	198	169	69			
Vanguard Target Retirement 2060 Fund	VTTSX	Target-Date 2060	Returns	-15.44	5.89	6.79	8.96		9.3	0.08
			Peer Ranking	29	35	43	1			
			Total Funds per Category	221	191	152	1			

CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PAST PERFORMANCE SHOWN, WHICH DOES NOT GUARANTEE FUTURE RESULTS.

For more complete detail on fund expenses, please consult the Expense Summary pages in this document. For information on the number of funds in each category, please consult the individual fund pages located at the back of this document.

Your plan may have a Nationwide Administrative Fee, which, if reflected, would reduce the performance shown.

Individual fund performance is as of June 30, 2022. For more recent fund performance please see www.nrsforu.com.

Asset Allocation - Target Date

Fund Name	Ticker	Morningstar Category		1 Year	3 Year	5 Year	10 Year	5 Year Risk/Return vs. Category	Average Manager Tenure	Prospectus Gross Expense Ratio
Vanguard Target Retirement 2065 Fund	VLXVX	Target-Date 2065+	Returns	-15.40	5.86	-	-		4.9	0.08
			Peer Ranking	20	50	-	-			
			Total Funds per Category	150	36	-	-			
Vanguard Target Retirement Income Fund	VTINX	TARGET DATE RETIREMENT	Returns	-10.14	2.09	3.34	4.12		9.3	0.08
			Peer Ranking	47	33	30	36			
			Total Funds per Category	166	147	126	78			

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Individual fund performance is as of June 30, 2022. For more recent fund performance please see www.nrsforu.com.

Cash & Cash Equivalents

ANNUALIZED CREDITING RATES

PRUDENTIAL GUARANTEED INVESTMENT CONTRACT	3.00%
Vanguard Federal Money Market Investor	1.39%

Please note: Your plan may or may not include all types of instruments listed above.

Fixed Annuity: The investment objective of a fixed annuity is to provide a low-risk, reasonably high-yield investment. Fixed annuities are managed to earn a high level of return consistent with, and providing for, preservation of capital, high credit quality, liquidity to pay plan benefits, and reasonable tracking of interest rates. Safety, stability, and consistency while providing a competitive return are key attributes. General account asset values and rate guarantees are subject to the claims-paying ability of the issuing insurance company.

Money Market Funds: An investment in a money market fund is not insured or guaranteed by the FDIC 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.

Stable Value: The Stable Value Fund is managed to protect principal while providing the potential for higher rates of return than other conservative investments, such as money market funds. Stable Value funds are not FDIC insured and are not guaranteed.

PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS. CURRENT PERFORMANCE MAY BE LOWER OR HIGHER.

Your plan may have a Nationwide Administrative Fee, which, if reflected, would reduce the performance shown.

The rates listed above do not reflect the Nationwide Administrative Fee.

Performance shown is as of **June 30, 2022**. For more recent fund performance please see www.nrsforu.com.

Expense Summary

For more information about the available 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 Nationwide at 1-877-677-3678 or visiting www.nrsforu.com. 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.

Prospectus Gross Expense Ratio represents the total gross expenses (net expenses with waivers added back in) divided by the fund's average net assets. It may not equal the net expense ratio. The gross expense ratio portrays the fund's expenses if the fund has not waived a portion, or all, of its fees. Some waivers have an expiration date; other waivers are in place indefinitely.

Prospectus Net Expense Ratio is the percentage of fund assets, net of reimbursements, used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio. The expense ratio for fund of funds is the aggregate expense ratio as defined as the sum of the wrap or sponsor fees plus the estimated weighted average of the underlying fund fees.

Other expenses represents the difference between the Prospectus Net Expense Ratio and the sum of the Fund Management Fee and the 12b-1 Fee. This column may include expenses such as recordkeeping, custodial services, taxes, legal expenses, and accounting and auditing fees. If this number is negative, that is indicative of an expense waiver or reimbursement. For further information, please consult the Fund prospectus. Data is provided by Morningstar® unless otherwise noted. © Morningstar, Inc. All Rights reserved. The Morningstar information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Third-party information has been obtained and is based on sources Nationwide Funds Group deems to be reliable.

Nationwide offers a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. For more detail about the payments Nationwide receives, please visit www.nrsforu.com.

Expense Summary (continued)

SDRS SUPPLEMENTAL RETIREMENT PLAN As of June 30, 2022

INVESTMENT OPTION	Prospectus gross expense ratio	Fund management fee	12b-1 fee	Other expenses	Prospectus net expense ratio	Nationwide administrative fee	Total expense to participants
Balanced							
Vanguard Wellesley® Income Admiral™	0.16%	0.16%	0.00%	0.00%	0.16%	0.00%	0.16%
Global Equity: World							
American Funds Capital World Gr&Inc R5	0.46%	0.37%	0.00%	0.09%	0.46%	0.00%	0.46%
Dodge & Cox Global Stock I	0.62%	0.60%	0.00%	0.02%	0.62%	0.00%	0.62%
T. Rowe Price Real Assets	0.85%	0.63%	0.00%	0.22%	0.85%	0.00%	0.85%
Intermediate Investment Grade							
Vanguard Total Bond Market Index I	0.04%	0.03%	0.00%	0.00%	0.04%	0.00%	0.04%
International Large Core							
Vanguard Total Intl Stock Index I	0.08%	0.07%	0.00%	0.01%	0.08%	0.00%	0.08%
International Large Value							
Dodge & Cox International Stock I	0.62%	0.60%	0.00%	0.02%	0.62%	0.00%	0.62%
Large Cap Core							
Vanguard Institutional Index I	0.04%	0.03%	0.00%	0.00%	0.04%	0.00%	0.04%
Large Cap Growth							
American Funds Growth Fund of Amer R5	0.35%	0.26%	0.00%	0.09%	0.35%	0.00%	0.35%
Vanguard Growth Index Institutional	0.04%	0.04%	0.00%	0.00%	0.04%	0.00%	0.04%
Large Cap Value							
Vanguard Value Index Adm	0.05%	0.04%	0.00%	0.01%	0.05%	0.00%	0.05%
Vanguard Windsor™ II Admiral™	0.26%	0.26%	0.00%	0.00%	0.26%	0.00%	0.26%
Mid Cap Core							
Vanguard Extended Market Index Instl	0.05%	0.04%	0.00%	0.01%	0.05%	0.00%	0.05%
Vanguard Strategic Equity Inv	0.17%	0.16%	0.00%	0.01%	0.17%	0.00%	0.17%
Small Cap Core							
Vanguard Small Cap Index I	0.04%	0.04%	0.00%	0.00%	0.04%	0.00%	0.04%
Specialty							

Source: Morningstar, Inc. and Nationwide

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Expense Summary (continued)

SDRS SUPPLEMENTAL RETIREMENT PLAN As of June 30, 2022

INVESTMENT OPTION	Prospectus gross expense ratio	Fund management fee	12b-1 fee	Other expenses	Prospectus net expense ratio	Nationwide administrative fee	Total expense to participants
Vanguard Real Estate Index Admiral	0.12%	0.11%	0.00%	0.01%	0.12%	0.00%	0.12%
Target Date							
Vanguard Target Retirement 2015 Fund	0.08%	0.00%	0.00%	0.08%	0.08%	0.00%	0.08%
Vanguard Target Retirement 2020 Fund	0.08%	0.00%	0.00%	0.08%	0.08%	0.00%	0.08%
Vanguard Target Retirement 2025 Fund	0.08%	0.00%	0.00%	0.08%	0.08%	0.00%	0.08%
Vanguard Target Retirement 2030 Fund	0.08%	0.00%	0.00%	0.08%	0.08%	0.00%	0.08%
Vanguard Target Retirement 2035 Fund	0.08%	0.00%	0.00%	0.08%	0.08%	0.00%	0.08%
Vanguard Target Retirement 2040 Fund	0.08%	0.00%	0.00%	0.08%	0.08%	0.00%	0.08%
Vanguard Target Retirement 2045 Fund	0.08%	0.00%	0.00%	0.08%	0.08%	0.00%	0.08%
Vanguard Target Retirement 2050 Fund	0.08%	0.00%	0.00%	0.08%	0.08%	0.00%	0.08%
Vanguard Target Retirement 2055 Fund	0.08%	0.00%	0.00%	0.08%	0.08%	0.00%	0.08%
Vanguard Target Retirement 2060 Fund	0.08%	0.00%	0.00%	0.08%	0.08%	0.00%	0.08%
Vanguard Target Retirement 2065 Fund	0.08%	0.00%	0.00%	0.08%	0.08%	0.00%	0.08%
Vanguard Target Retirement Income Fund	0.08%	0.00%	0.00%	0.08%	0.08%	0.00%	0.08%
Cash							
PRUDENTIAL GUARANTEED INVESTMENT CONTRACT	-	-	0.00%	-	-	0.00%	-
Vanguard Federal Money Market Investor	0.11%	0.10%	0.00%	0.01%	0.11%	0.00%	0.11%

Source: Morningstar, Inc. and Nationwide

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Waivers

SDRS SUPPLEMENTAL RETIREMENT PLAN

As of June 30, 2022

Fund Name	Waiver	Waiver Type	Waiver Expiration Date
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Source: Morningstar, Inc. and Nationwide

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Individual Fund Profiles

Investment Performance Ratings

The following pages illustrate each investment option's performance over the specified time periods versus a benchmark index and its respective Morningstar Category average. In addition, each option's Morningstar Ratings are shown.

The Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information. It is not possible to invest directly in a Morningstar category.

Ratings are based on specific class performance of each fund. Current fund performance may be higher or lower, which may change a fund's star rating. Despite high ratings, funds may have experienced negative performance during the period. Performance may reflect a waiver of part of a fund's fees for certain periods since inception, without which returns would have been lower. A class share ratings no longer reflect sales charges. As of November 1, 2016, Morningstar no longer provides ratings for load-adjusted share classes.

For information on the number of funds in each option's respective Morningstar category, please consult the following Individual Fund Profiles.

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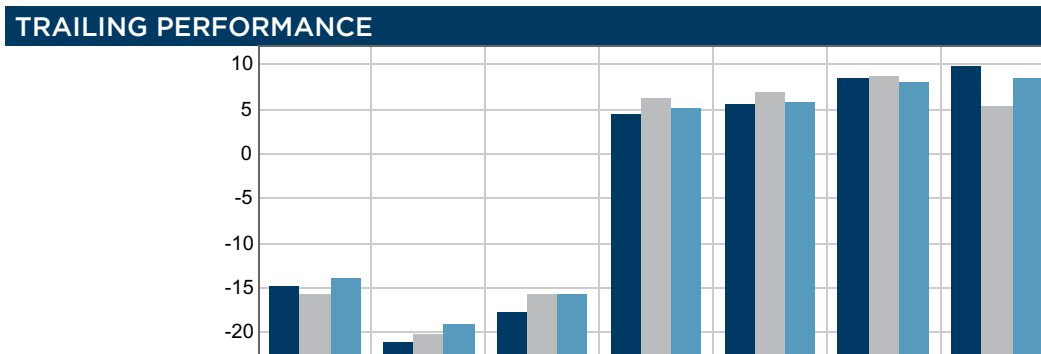
American Funds Capital World Gr&Inc R5

Investment Strategy Summary

The investment seeks long-term growth of capital while providing current income. The fund invests primarily in common stocks of well-established companies located around the world, many of which have the potential to pay dividends. It invests, on a global basis, in common stocks that are denominated in U.S. dollars or other currencies. Under normal market circumstances the fund will invest a significant portion of its assets in securities of issuers domiciled in a number of countries outside the United States, and such investments may include securities domiciled in developing countries.

FUND INFORMATION	
Fund	RWIFX
Inception Date	5/15/2002
Fund Family	CAPITAL WORLD GROWTH & INCOME FUND
Fund Subadviser	--
Portfolio Manager(s)	Sung Lee, Alfonso Barroso, Michael Cohen, et al.
Manager tenure (average)	6.7 years
Morningstar Category	Global Large-Stock Blend
Benchmark Index	MSCI AC World Index - Net Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★	★★	★★★
	304	272	168



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● RWIFX	-14.72	-21.10	-17.78	4.55	5.60	8.51	9.88
● Benchmark	-15.66	-20.18	-15.75	6.21	7.00	8.76	5.41
● Category Avg	-13.91	-19.18	-15.69	5.13	5.85	8.17	8.54
Category Percentile	-	-	77	72	68	53	-
Category Rank	-	-	261/339	219/304	185/272	89/168	-

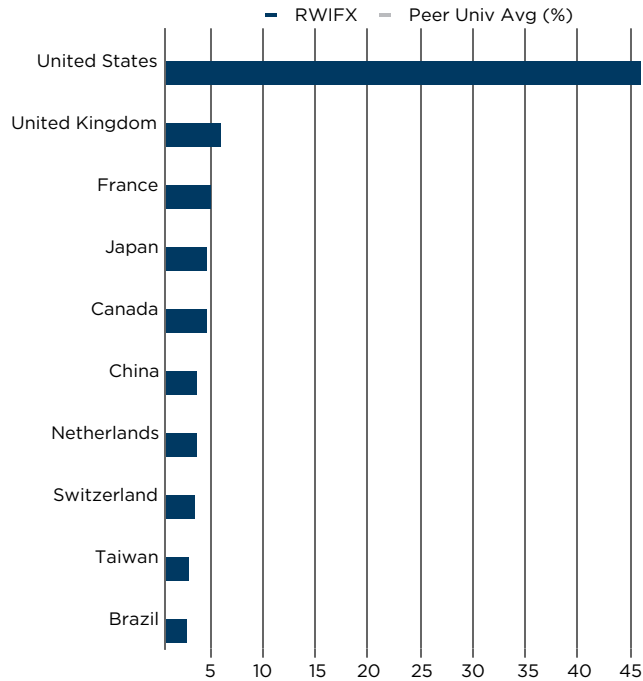
CALENDAR YEAR PERFORMANCE (%)										
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
RWIFX	15.10	15.71	25.68	-10.01	25.01	6.80	-1.90	4.28	25.24	19.50
Benchmark	18.54	16.25	26.60	-9.41	23.97	7.86	-2.36	4.16	22.80	16.13
Morningstar Category Avg	16.95	13.59	25.30	-10.09	22.28	6.94	-0.88	3.75	23.60	14.54
Morningstar Category Percentile	79	45	51	56	31	35	55	31	51	24
Morningstar Category Rank	258/327	390/867	445/873	505/901	267/860	355/1015	664/1208	359/1158	530/1040	225/936

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

American Funds Capital World Gr&Inc R5 (continued)

FUND COMPOSITION



FUND STATISTICS

FUND STATISTICS	RWIFX	Peer Univ Avg
Total number of Holdings	354	@NA
Total Assets (\$M)	413	@NA
P/E (12mo. trailing)	12.7	@NA
Price/Book	2.3	@NA
Market Cap (\$M)	87,863	@NA
Turnover (%) (most recent avail)	32	@NA
Earnings Growth Rate (12mo. trailing)	26%	@NA%

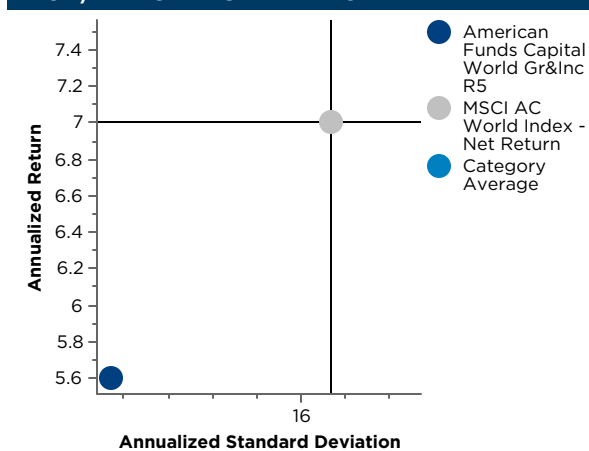
TOP HOLDINGS

TOP HOLDINGS	RWIFX
Microsoft Corp	3.45
Broadcom Inc	2.94
Taiwan Semiconductor Manufacturing Co Ltd	2.64
UnitedHealth Group Inc	2.01
Philip Morris International Inc	1.62
Abbott Laboratories	1.59
Alphabet Inc Class C	1.55
Canadian Natural Resources Ltd	1.51
LVMH Moet Hennessy Louis Vuitton SE	1.46
Vale SA	1.37
% of portfolio in Top 10	20.14

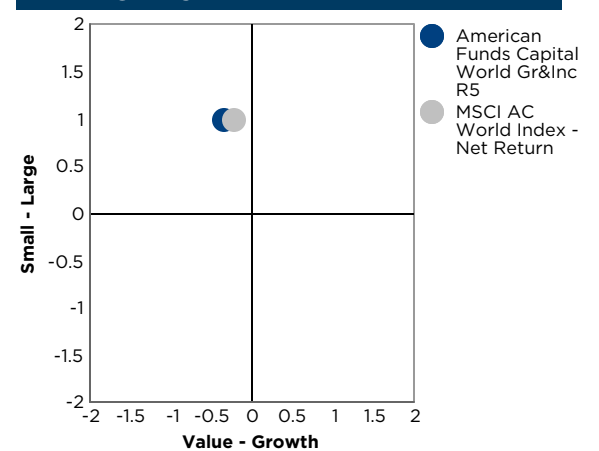
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.12	-	-	-0.09	-	-
Beta	0.97	-	-	0.96	-	-
R-Squared	97.82	-	-	97.50	-	-
Sharpe Ratio	0.23	0.32	-	0.29	0.37	-
Information Ratio	-0.63	-	-	-0.55	-	-
Standard Deviation	17.36	17.77	-	15.57	16.07	-
Up Capture	92.48	-	-	88.57	-	-
Down Capture	100.47	-	-	98.72	-	-

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

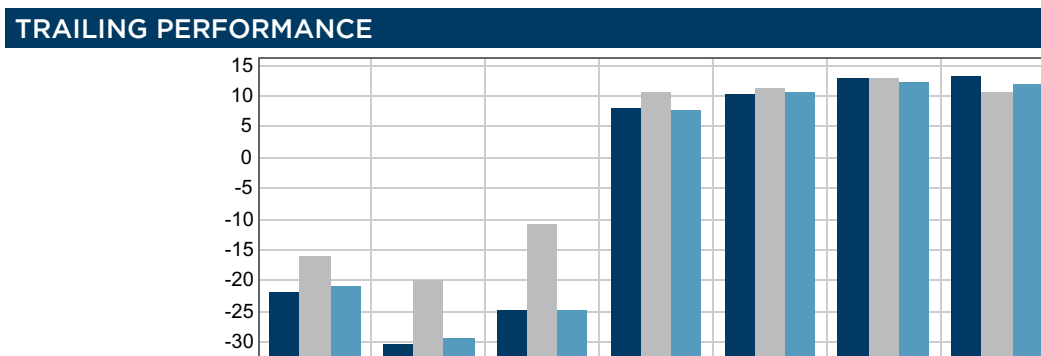
The Growth Fund Of America Class R-5 Shares

Investment Strategy Summary

The investment seeks growth of capital. The fund invests primarily in common stocks and seeks to invest in companies that appear to offer superior opportunities for growth of capital. It may invest up to 25% of its assets in securities of issuers domiciled outside the United States. The investment adviser uses a system of multiple portfolio managers in managing the fund's assets. Under this approach, the portfolio of the fund is divided into segments managed by individual managers.

FUND INFORMATION	
Fund	RGAFX
Inception Date	5/15/2002
Fund Family	Growth Fund of America Inc
Fund Subadviser	--
Portfolio Manager(s)	Donald O'Neal, J. Frank, Lawrence Solomon, et al.
Manager tenure (average)	13.5 years
Morningstar Category	Large Growth
Benchmark Index	S&P 500 - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★	★★★	★★★
	1138	1052	787



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● RGAFX	-21.93	-30.23	-24.88	7.93	10.16	12.99	13.31
● Benchmark	-16.10	-19.96	-10.62	10.60	11.31	12.96	10.67
● Category Avg	-20.88	-29.42	-24.62	7.66	10.61	12.11	12.06
Category Percentile	-	-	64	58	68	41	-
Category Rank	-	-	799/1248	660/1138	715/1052	323/787	-

CALENDAR YEAR PERFORMANCE (%)

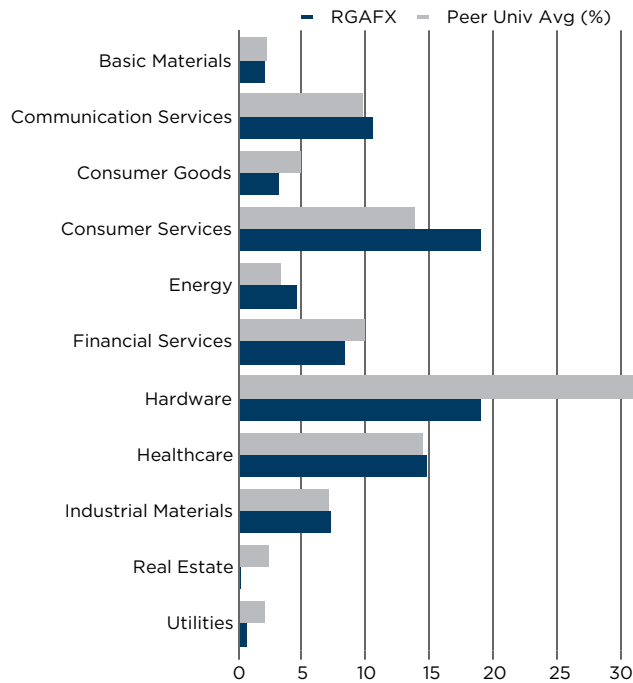
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
RGAFX	19.65	38.21	28.48	-2.66	26.44	8.75	5.65	9.61	34.20	20.92
Benchmark	28.71	18.40	31.49	-4.38	21.83	11.96	1.38	13.69	32.39	16.00
Morningstar Category Avg	20.49	34.82	31.71	-2.18	27.84	3.19	3.57	10.07	33.87	15.24
Morningstar Category Percentile	64	35	80	54	58	10	34	56	45	6
Morningstar Category Rank	792/1237	451/1289	1088/1360	759/1405	791/1363	146/1463	572/1681	958/1710	770/1712	101/1681

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

The Growth Fund Of America Class R-5 Shares (continued)

FUND COMPOSITION



FUND STATISTICS

	RGAFX	Peer Univ Avg
Total number of Holdings	381	107
Total Assets (\$M)	1,404	8,005
P/E (12mo. trailing)	16.6	21.5
Price/Book	3.3	4.3
Market Cap (\$M)	130,881	167,985
Turnover (%) (most recent avail)	15	37
Earnings Growth Rate (12mo. trailing)	29%	25%

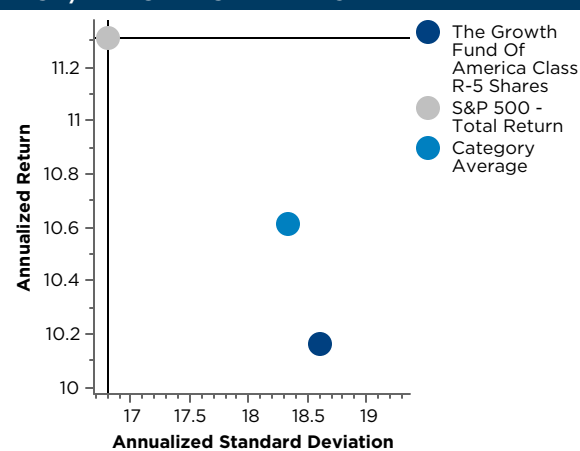
TOP HOLDINGS

	RGAFX
Microsoft Corp	6.24
Tesla Inc	5.85
UnitedHealth Group Inc	3.80
Amazon.com Inc	3.70
Meta Platforms Inc Class A	2.79
Alphabet Inc Class C	2.79
Alphabet Inc Class A	2.07
Broadcom Inc	1.99
Thermo Fisher Scientific Inc	1.38
Mastercard Inc Class A	1.28
% of portfolio in Top 10	31.90

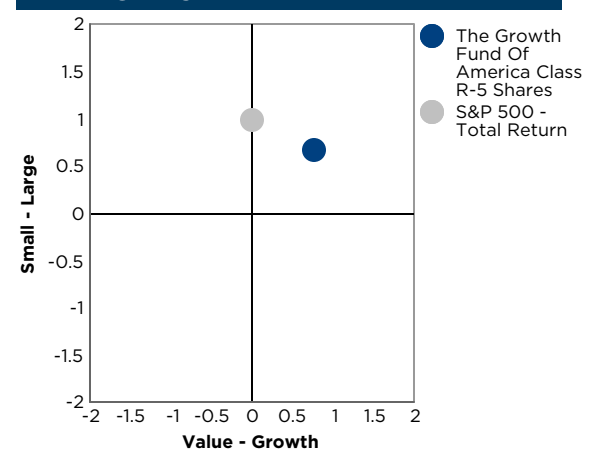
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.24	-	-0.25	-0.12	-	-0.08
Beta	1.07	-	1.05	1.06	-	1.05
R-Squared	91.14	-	91.92	91.61	-	92.96
Sharpe Ratio	0.36	0.54	0.35	0.49	0.61	0.52
Information Ratio	-0.43	-	-0.51	-0.21	-	-0.14
Standard Deviation	20.62	18.38	20.19	18.60	16.80	18.34
Up Capture	97.52	-	95.08	101.18	-	102.63
Down Capture	106.50	-	105.70	103.91	-	103.31

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

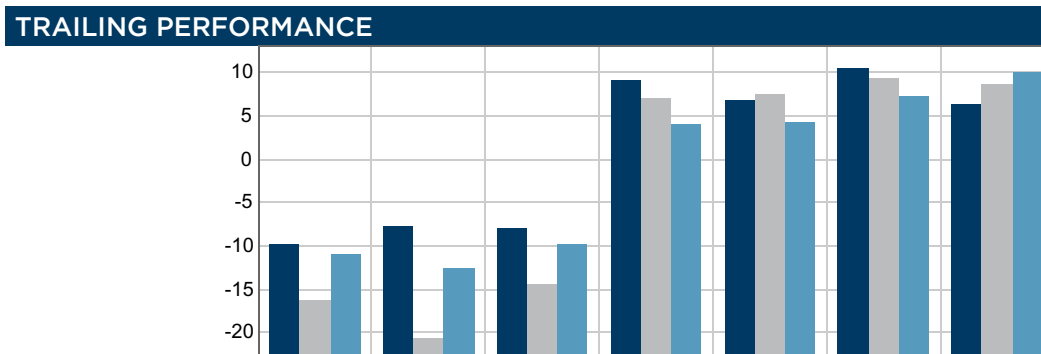
Dodge & Cox Global Stock Fund

Investment Strategy Summary

The investment seeks long-term growth of principal and income. Under normal circumstances, the fund will invest at least 40% of its total assets in securities of non-U.S. companies and at least 80% of its total assets in equity securities, including common stocks, depositary receipts evidencing ownership of common stocks, certain preferred stocks, securities convertible into common stocks, and securities that carry the right to buy common stocks.

FUND INFORMATION	
Fund	DODWX
Inception Date	5/01/2008
Fund Family	Dodge & Cox Funds
Fund Subadviser	--
Portfolio Manager(s)	Steven Voorhis, Lily Beischer, Karol Marcin, et al.
Manager tenure (average)	10.3 years
Morningstar Category	Global Large-Stock Value
Benchmark Index	MSCI World Index - Net Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★	★★★★
	152	143	86



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
DODWX	-9.75	-7.69	-7.86	9.25	6.97	10.49	6.33
Benchmark	-16.19	-20.51	-14.34	7.00	7.67	9.51	8.64
Category Avg	-10.89	-12.47	-9.83	4.21	4.31	7.30	10.01
Category Percentile	-	-	35	6	12	1	-
Category Rank	-	-	59/169	9/152	17/143	1/86	-

CALENDAR YEAR PERFORMANCE (%)

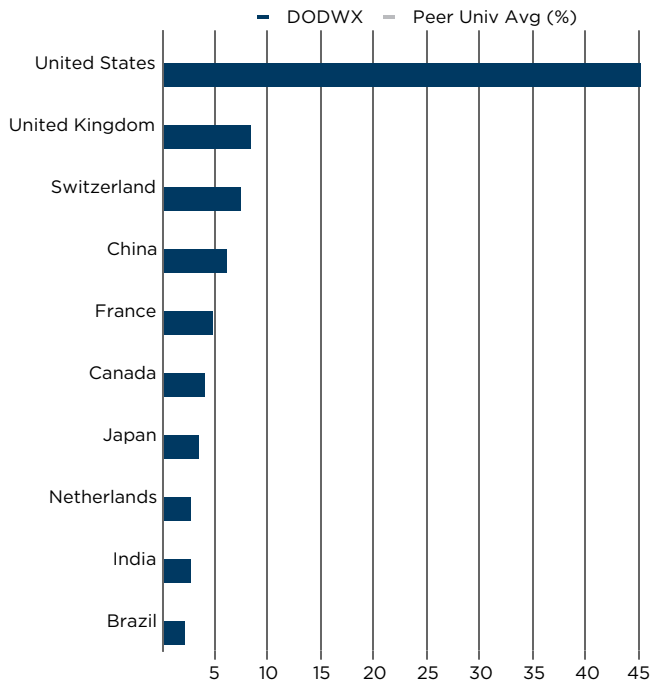
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
DODWX	20.75	6.02	23.85	-12.65	21.51	17.10	-8.05	6.95	33.17	21.11
Benchmark	21.82	15.90	27.67	-8.71	22.40	7.51	-0.87	4.94	26.68	15.83
Morningstar Category Avg	17.46	2.58	20.80	-10.49	18.98	8.83	-3.22	3.68	25.03	14.37
Morningstar Category Percentile	25	77	65	76	63	3	90	14	12	14
Morningstar Category Rank	43/171	668/867	567/873	685/901	542/860	30/1015	1087/1208	162/1158	125/1040	131/936

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

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Dodge & Cox Global Stock Fund (continued)

FUND COMPOSITION



FUND STATISTICS

	DODWX	Peer Univ Avg
Total number of Holdings	94	@NA
Total Assets (\$M)	9,999	@NA
P/E (12mo. trailing)	9.7	@NA
Price/Book	1.3	@NA
Market Cap (\$M)	61,854	@NA
Turnover (%) (most recent avail)	24	@NA
Earnings Growth Rate (12mo. trailing)	33%	@NA%

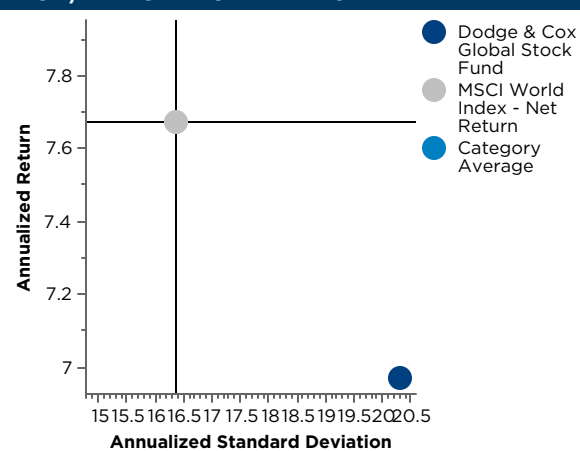
TOP HOLDINGS

	DODWX
Occidental Petroleum Corp	3.30
Sanofi SA	3.21
GSK PLC	3.12
Alphabet Inc Class C	2.79
Suncor Energy Inc	2.50
Comcast Corp Class A	2.46
Alibaba Group Holding Ltd ADR	2.30
Ovintiv Inc	2.28
Prosus NV Ordinary Shares - Class N	2.26
VMware Inc Class A	2.21
% of portfolio in Top 10	26.43

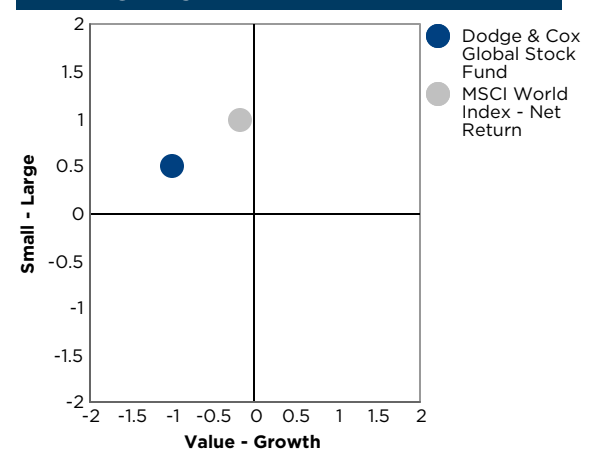
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.16	-	-	-0.09	-	-
Beta	1.15	-	-	1.13	-	-
R-Squared	80.83	-	-	82.57	-	-
Sharpe Ratio	0.37	0.35	-	0.29	0.40	-
Information Ratio	0.21	-	-	-0.08	-	-
Standard Deviation	23.31	18.20	-	20.31	16.35	-
Up Capture	124.76	-	-	110.10	-	-
Down Capture	107.38	-	-	106.36	-	-

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Dodge & Cox International Stock Fund

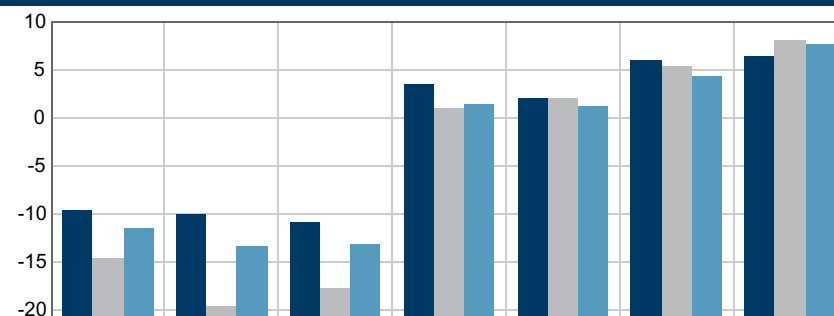
Investment Strategy Summary

The investment seeks long-term growth of principal and income. Under normal circumstances, the fund will invest at least 80% of its total assets in equity securities of non-U.S. companies, including common stocks, depositary receipts evidencing ownership of common stocks, certain preferred stocks, securities convertible into common stocks, and securities that carry the right to buy common stocks. The fund typically invests in medium-to-large well-established companies based on standards of the applicable market.

FUND INFORMATION	
Fund	DODFX
Inception Date	5/01/2001
Fund Family	Dodge & Cox Funds
Fund Subadviser	--
Portfolio Manager(s)	Diana Strandberg, Mario DiPrisco, Roger Kuo, et al.
Manager tenure (average)	11.9 years
Morningstar Category	Foreign Large Value
Benchmark Index	MSCI EAFE - Net Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★	★★★★
	316	292	175

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● DODFX	-9.49	-10.02	-10.93	3.52	2.14	6.11	6.44
● Benchmark	-14.51	-19.57	-17.77	1.07	2.20	5.40	8.18
● Category Avg	-11.37	-13.32	-13.15	1.44	1.24	4.43	7.84
Category Percentile	-	-	33	16	25	5	-
Category Rank	-	-	114/344	51/316	73/292	9/175	-

CALENDAR YEAR PERFORMANCE (%)

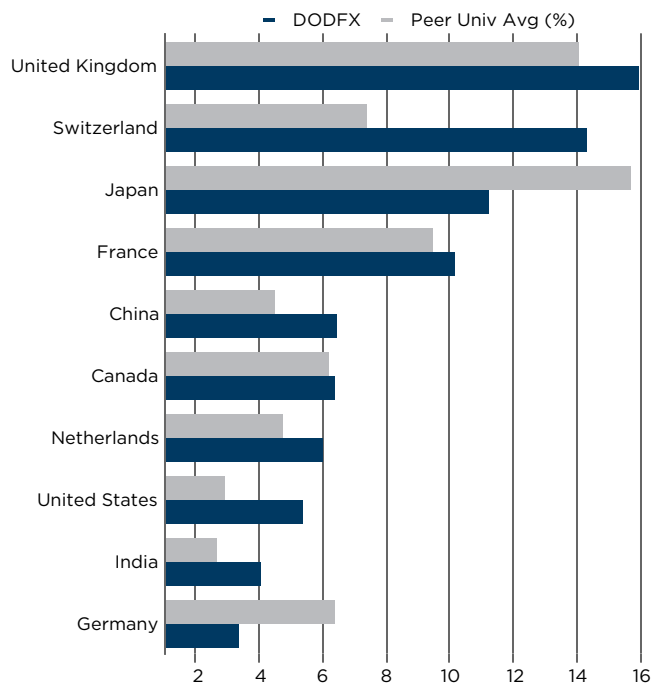
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
DODFX	11.03	2.10	22.78	-17.98	23.94	8.26	-11.35	0.08	26.31	21.03
Benchmark	11.26	7.82	22.01	-13.79	25.03	1.00	-0.81	-4.90	22.78	17.32
Morningstar Category Avg	11.77	1.01	18.03	-15.38	22.37	3.09	-3.30	-6.13	21.00	16.48
Morningstar Category Percentile	58	42	7	81	72	2	98	9	8	16
Morningstar Category Rank	202/348	148/352	24/346	255/315	544/756	15/762	772/788	68/750	63/791	126/786

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Dodge & Cox International Stock Fund (continued)

FUND COMPOSITION

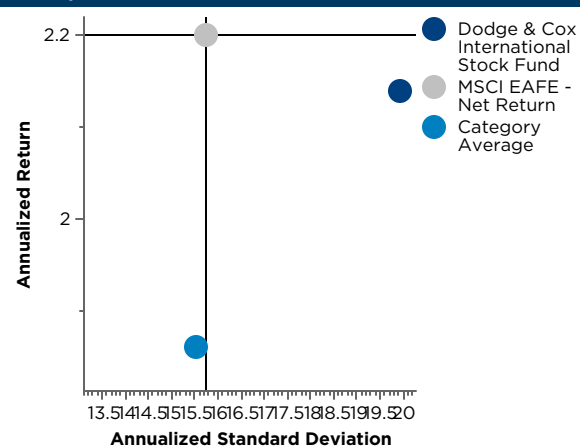


FUND STATISTICS	DODFX	Peer Univ Avg
Total number of Holdings	80	512
Total Assets (\$M)	40,392	6,384
P/E (12mo. trailing)	9.2	11.8
Price/Book	1.1	1.6
Market Cap (\$M)	48,066	37,423
Turnover (%) (most recent avail)	18	32
Earnings Growth Rate (12mo. trailing)	30%	11%

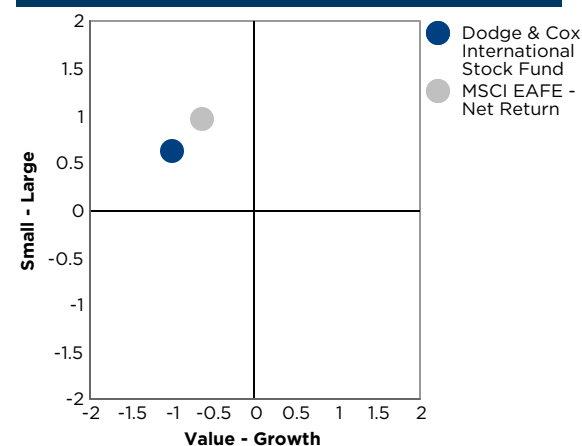
TOP HOLDINGS	DODFX
GSK PLC	4.21
Sanofi SA	4.14
Prosus NV Ordinary Shares - Class N	3.77
Novartis AG	3.54
UBS Group AG	3.32
Roche Holding AG	2.81
Banco Santander SA	2.60
BNP Paribas Act. Cat.A	2.55
Suncor Energy Inc	2.36
Samsung Electronics Co Ltd Participating Preferred	2.33
% of portfolio in Top 10	31.65

RISK STATISTICS	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.24	-	0.00	0.00	-	-0.02
Beta	1.18	-	0.97	1.19	-	0.98
R-Squared	87.32	-	98.09	87.96	-	98.19
Sharpe Ratio	0.13	0.03	0.03	0.05	0.07	0.05
Information Ratio	0.28	-	0.00	-0.01	-	-0.16
Standard Deviation	22.52	17.76	17.37	19.93	15.74	15.51
Up Capture	132.62	-	97.81	131.52	-	95.04
Down Capture	108.01	-	98.84	110.31	-	98.99

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

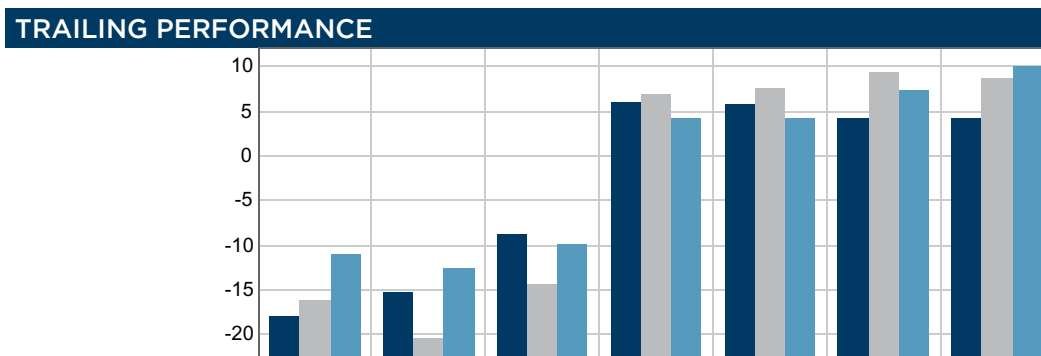
T. Rowe Price Real Assets Fund

Investment Strategy Summary

The investment seeks to provide long-term growth of capital. The fund invests at least 80% of its net assets (including any borrowings for investment purposes) in "real assets" and securities of companies that derive at least 50% of their profits or revenues from, or commit at least 50% of assets to, real assets and activities related to real assets. Real assets are defined broadly by the fund and are considered to include any assets that have physical properties. The fund will invest in companies located throughout the world and there is no limit on its investments in international securities or issuers in emerging markets.

FUND INFORMATION	
Fund	PRAF
Inception Date	7/28/2010
Fund Family	T. Rowe Price Real Assets Fund, Inc.
Fund Subadviser	--
Portfolio Manager(s)	Richard Coghlan, Christopher Faulkner-MacDonagh
Manager tenure (average)	3.8 years
Morningstar Category	Global Large-Stock Value
Benchmark Index	MSCI World Index - Net Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★★	★★★★	★★
	152	143	86



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● PRAF	-17.95	-15.16	-8.85	6.10	5.74	4.20	4.17
● Benchmark	-16.19	-20.51	-14.34	7.00	7.67	9.51	8.64
● Category Avg	-10.89	-12.47	-9.83	4.21	4.31	7.30	10.01
Category Percentile	-	-	6	24	42	91	-
Category Rank	-	-	10/169	36/152	60/143	78/86	-

CALENDAR YEAR PERFORMANCE (%)

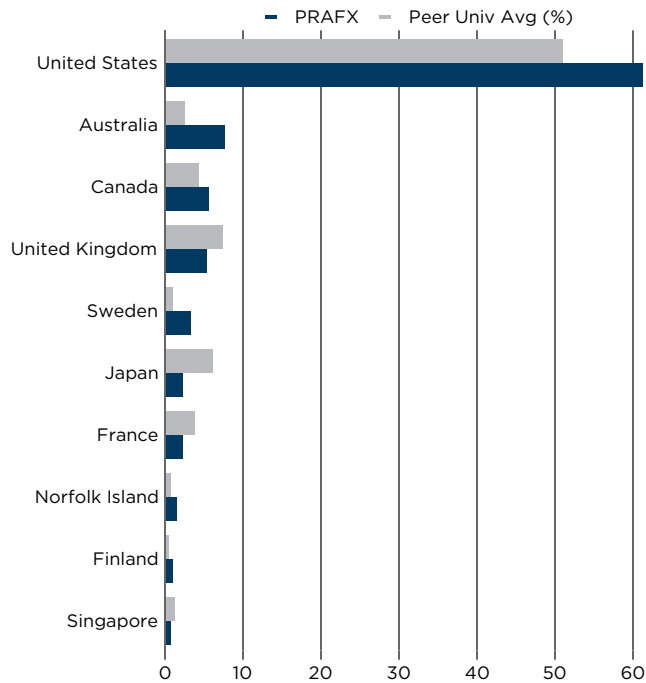
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
PRAF	25.72	6.99	19.60	-11.52	10.47	21.02	-14.69	1.55	-1.30	11.35
Benchmark	21.82	15.90	27.67	-8.71	22.40	7.51	-0.87	4.94	26.68	15.83
Morningstar Category Avg	17.46	2.58	20.80	-10.49	18.98	8.83	-3.22	3.68	25.03	14.37
Morningstar Category Percentile	5	74	18	92	71	73	15	2	99	85
Morningstar Category Rank	16/327	642/867	83/459	417/453	98/138	101/138	20/134	3/169	1030/1040	796/936

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

T. Rowe Price Real Assets Fund (continued)

FUND COMPOSITION



FUND STATISTICS

	PRAFX	Peer Univ Avg
Total number of Holdings	216	97
Total Assets (\$M)	228	1,209
P/E (12mo. trailing)	12.8	11.5
Price/Book	1.9	1.7
Market Cap (\$M)	20,552	57,187
Turnover (%) (most recent avail)	56	36
Earnings Growth Rate (12mo. trailing)	33%	12%

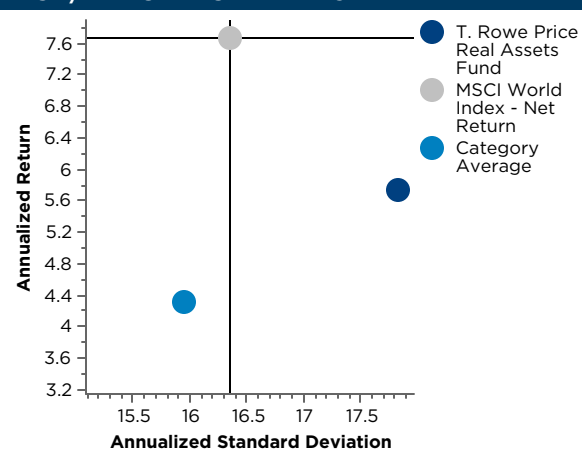
TOP HOLDINGS

	PRAFX
Xae Energy Fut 9/22	4.17
Bhp	3.76
Prologis Inc	2.36
Equinix Inc	2.11
Public Storage	1.99
Equity Lifestyle Properties Inc	1.61
Welltower OP LLC	1.58
American Tower Corp	1.53
ConocoPhillips	1.42
TotalEnergies SE	1.34
% of portfolio in Top 10	21.87

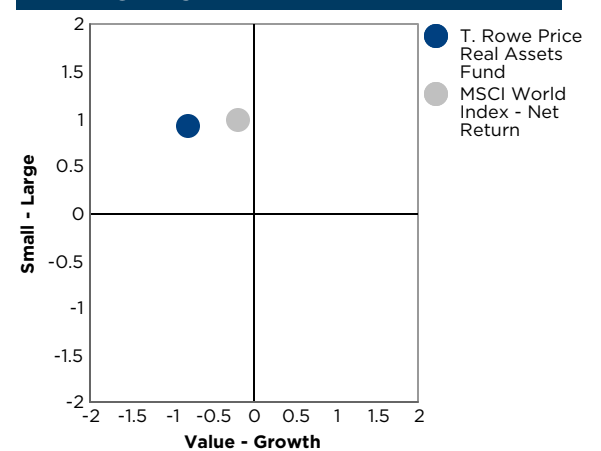
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.07	-	-0.18	-0.12	-	-0.22
Beta	1.06	-	0.94	0.99	-	0.93
R-Squared	87.30	-	88.97	82.96	-	90.99
Sharpe Ratio	0.27	0.35	0.20	0.26	0.40	0.20
Information Ratio	-0.12	-	-0.46	-0.26	-	-0.68
Standard Deviation	20.67	18.20	18.07	17.83	16.35	15.95
Up Capture	101.67	-	82.38	83.73	-	75.00
Down Capture	103.71	-	96.95	97.65	-	97.18

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

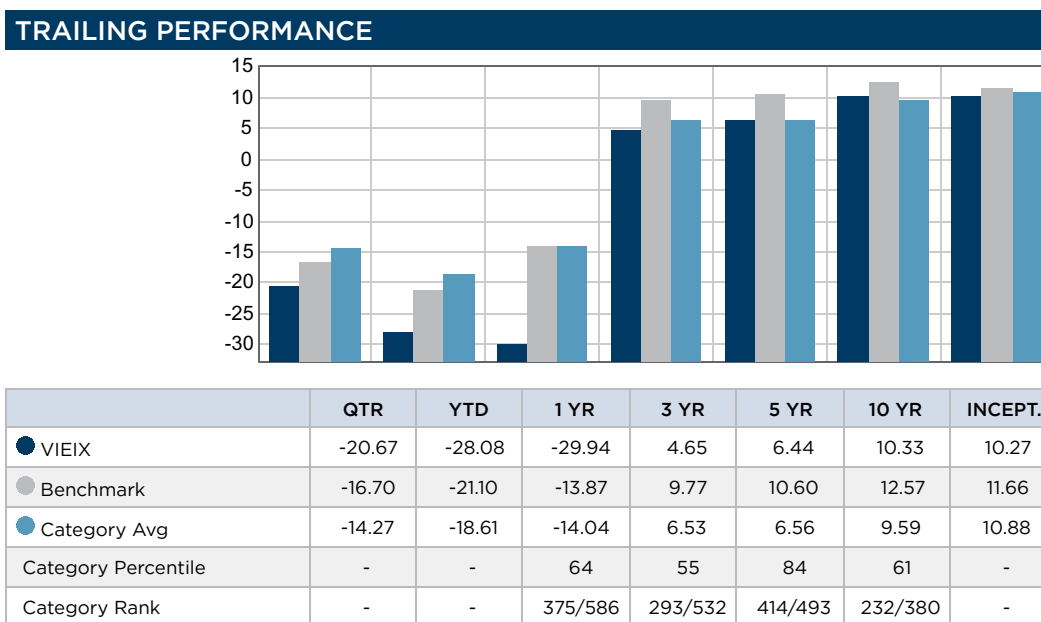
Vanguard Index Trust Extended Market Index Fd Instl Shs

Investment Strategy Summary

The investment seeks to track the S&P Completion Index that measures the investment return of small- and mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of S&P Completion Index, a broadly diversified index of stocks of small and mid-size U.S. companies. It invests by sampling the index, meaning that it holds a broadly diversified collection of securities that, in the aggregate, approximates the full index in terms of key characteristics. These characteristics include industry weightings and market capitalization, as well as certain financial measures, such as price/earnings ratio and dividend yield.

FUND INFORMATION	
Fund	VIEIX
Inception Date	7/07/1997
Fund Family	Vanguard Index Funds
Fund Subadviser	--
Portfolio Manager(s)	Donald Butler, William Coleman
Manager tenure (average)	14.5 years
Morningstar Category	Mid-Cap Growth
Benchmark Index	Russell 3000 - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★	★★	★★	★★
	532	493	380

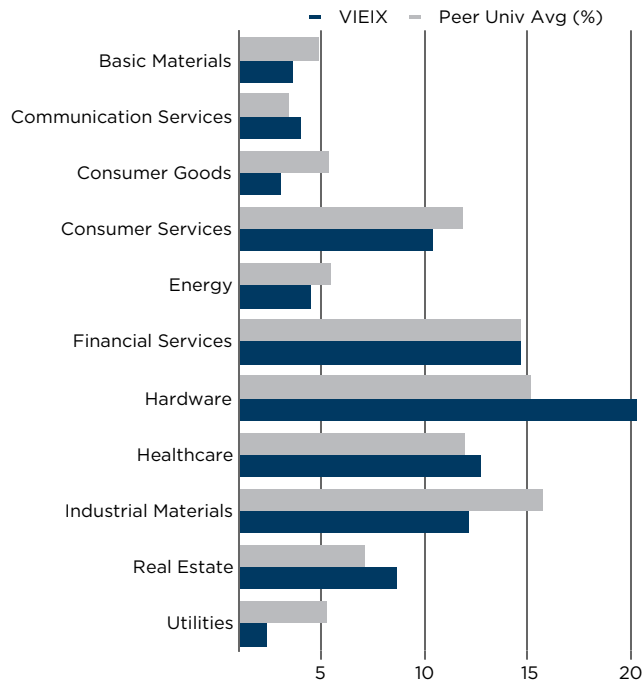


CALENDAR YEAR PERFORMANCE (%)										
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VIEIX	12.47	32.23	28.05	-9.35	18.12	16.15	-3.24	7.56	38.42	18.50
Benchmark	25.66	20.89	31.02	-5.24	21.13	12.74	0.48	12.56	33.55	16.42
Morningstar Category Avg	23.57	12.20	25.87	-11.33	15.86	13.65	-4.51	7.83	34.35	15.85
Morningstar Category Percentile	56	2	36	33	34	38	45	60	18	25
Morningstar Category Rank	329/588	8/407	145/404	153/464	151/443	162/427	194/432	221/369	72/399	103/412

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

Vanguard Index Trust Extended Market Index Fd Instl Shs (continued)

FUND COMPOSITION



FUND STATISTICS

	VIEIX	Peer Univ Avg
Total number of Holdings	3669	189
Total Assets (\$M)	13,768	2,776
P/E (12mo. trailing)	11.9	13.0
Price/Book	1.8	2.2
Market Cap (\$M)	5,290	12,357
Turnover (%) (most recent avail)	19	37
Earnings Growth Rate (12mo. trailing)	27%	17%

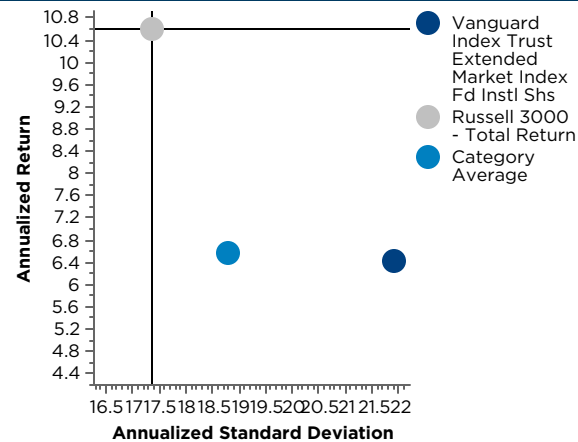
TOP HOLDINGS

	VIEIX
Blackstone Inc	1.09
Palo Alto Networks Inc	0.83
Marvell Technology Inc	0.63
CrowdStrike Holdings Inc Class A	0.61
Uber Technologies Inc	0.59
Airbnb Inc Ordinary Shares - Class A	0.55
Snowflake Inc Ordinary Shares - Class A	0.54
Lululemon Athletica Inc	0.54
Cheniere Energy Inc	0.53
Block Inc Class A	0.52
% of portfolio in Top 10	6.43

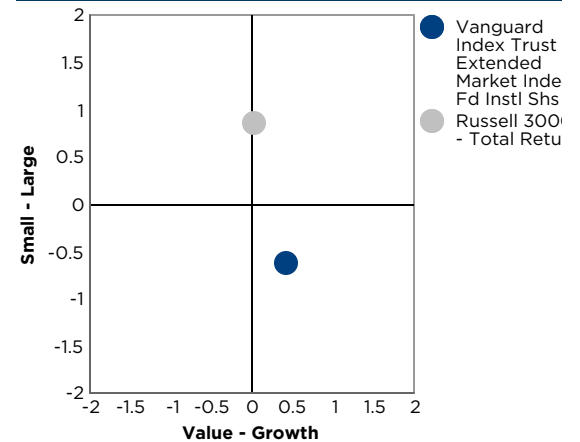
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.50	-	-0.26	-0.44	-	-0.33
Beta	1.22	-	1.04	1.20	-	1.04
R-Squared	89.80	-	91.99	90.15	-	93.10
Sharpe Ratio	0.16	0.48	0.29	0.24	0.55	0.29
Information Ratio	-0.57	-	-0.55	-0.54	-	-0.81
Standard Deviation	24.67	19.10	20.78	21.92	17.38	18.80
Up Capture	101.14	-	89.30	97.70	-	81.99
Down Capture	115.29	-	102.49	110.11	-	102.33

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



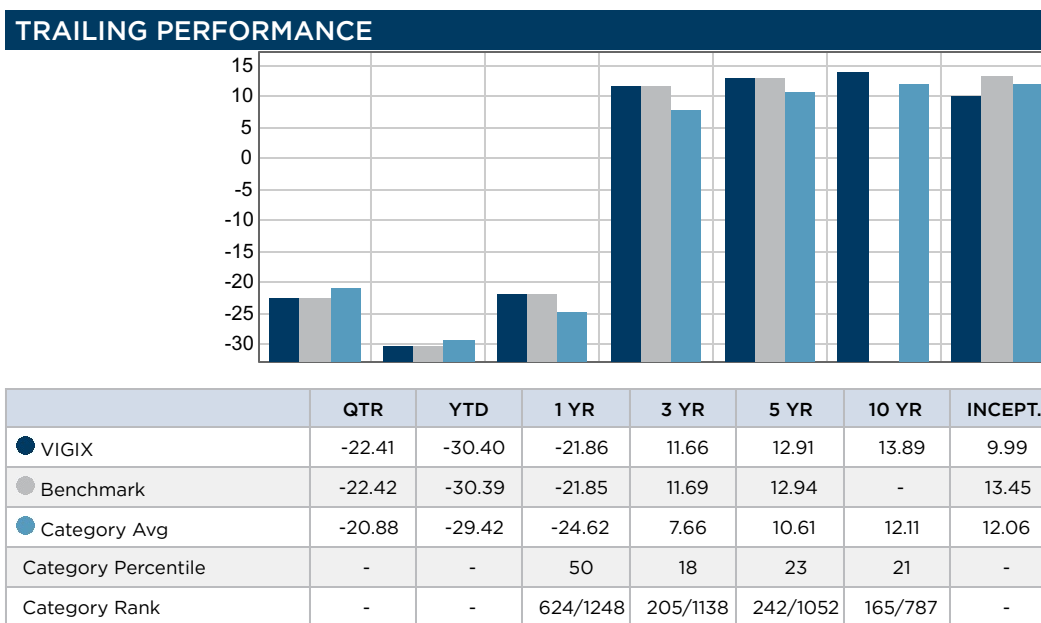
Vanguard Index Trust - Growth Index Fund Institutional Shares

Investment Strategy Summary

The investment seeks to track the performance of the CRSP US Large Cap Growth Index that measures the investment return of large-capitalization growth stocks. The fund employs an indexing investment approach designed to track the performance of the index, a broadly diversified index predominantly made up of growth stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

FUND INFORMATION	
Fund	VIGIX
Inception Date	5/14/1998
Fund Family	Vanguard Index Funds
Fund Subadviser	--
Portfolio Manager(s)	Gerard O'Reilly, Walter Nejman
Manager tenure (average)	16.8 years
Morningstar Category	Large Growth
Benchmark Index	CRSP US Large Growth - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	★★★★
	1138	1052	787

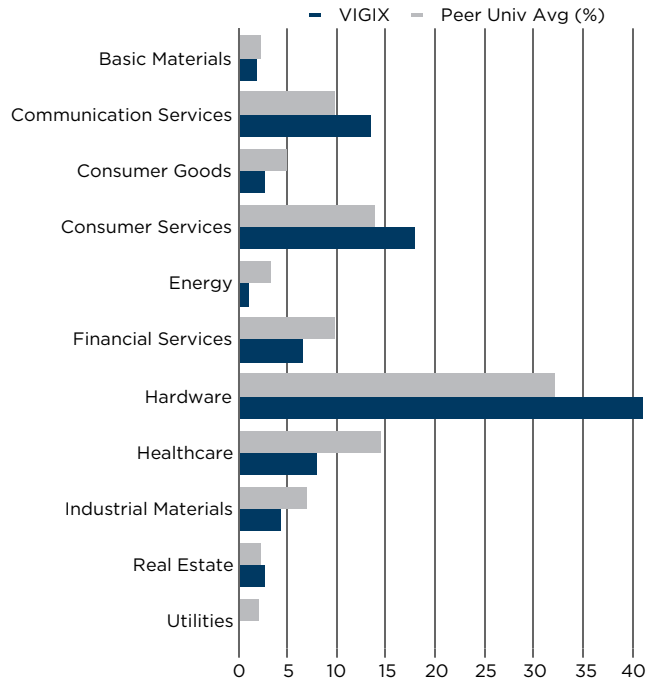


CALENDAR YEAR PERFORMANCE (%)										
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VIGIX	27.27	40.20	37.26	-3.33	27.81	6.13	3.33	13.62	32.41	17.04
Benchmark	27.30	40.27	37.31	-3.34	27.86	6.16	3.38	13.69	31.75	-
Morningstar Category Avg	20.49	34.82	31.71	-2.18	27.84	3.19	3.57	10.07	33.87	15.24
Morningstar Category Percentile	19	28	11	62	55	28	52	14	62	29
Morningstar Category Rank	235/1237	361/1289	150/1360	871/1405	750/1363	410/1463	874/1681	239/1710	1061/1712	487/1681

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

Vanguard Index Trust - Growth Index Fund Institutional Shares (continued)

FUND COMPOSITION



FUND STATISTICS

	VIGIX	Peer Univ Avg
Total number of Holdings	262	107
Total Assets (\$M)	19,155	8,005
P/E (12mo. trailing)	22.3	21.5
Price/Book	4.6	4.3
Market Cap (\$M)	272,969	167,985
Turnover (%) (most recent avail)	8	37
Earnings Growth Rate (12mo. trailing)	31%	25%

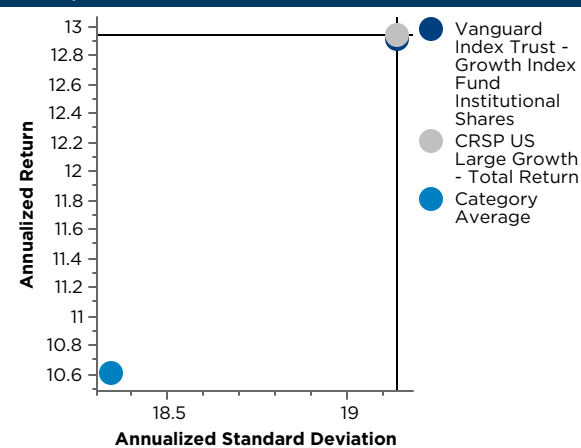
TOP HOLDINGS

	VIGIX
Apple Inc	12.66
Microsoft Corp	11.57
Amazon.com Inc	5.53
Alphabet Inc Class A	3.95
Tesla Inc	3.57
Alphabet Inc Class C	3.51
Meta Platforms Inc Class A	2.23
NVIDIA Corp	2.17
Visa Inc Class A	1.89
The Home Depot Inc	1.70
% of portfolio in Top 10	48.79

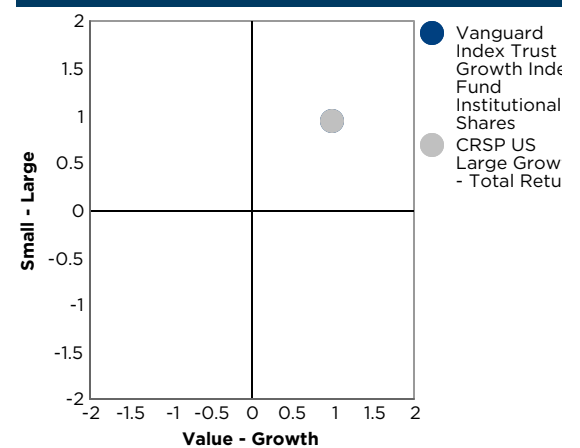
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.00	-	-0.26	-0.00	-	-0.13
Beta	1.00	-	0.94	1.00	-	0.95
R-Squared	100.00	-	98.48	100.00	-	98.54
Sharpe Ratio	0.52	0.52	0.35	0.62	0.62	0.52
Information Ratio	-1.92	-	-1.45	-1.17	-	-0.97
Standard Deviation	21.28	21.29	20.19	19.14	19.14	18.34
Up Capture	99.86	-	80.21	99.88	-	83.52
Down Capture	100.01	-	97.31	100.01	-	97.84

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Vanguard Institutional Index I

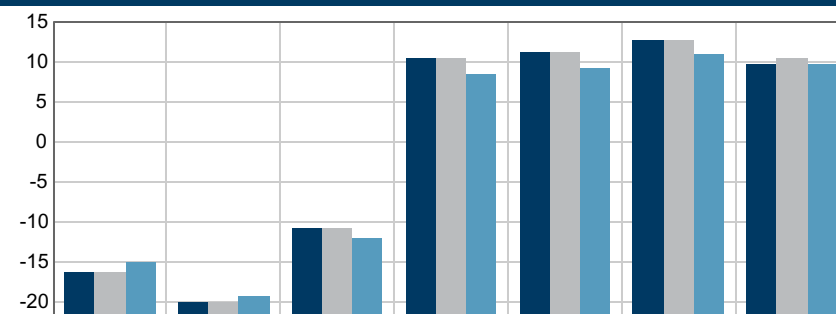
Investment Strategy Summary

The investment seeks to track the performance of the S&P 500 Index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the S&P 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

FUND INFORMATION	
Fund	VINIX
Inception Date	7/31/1990
Fund Family	Vanguard Institutional Index Funds
Fund Subadviser	--
Portfolio Manager(s)	Donald Butler, Michelle Louie
Manager tenure (average)	13.0 years
Morningstar Category	Large Blend
Benchmark Index	S&P 500 - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	★★★★
	1225	1107	811

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
VINIX	-16.11	-19.97	-10.65	10.58	11.28	12.93	9.93
Benchmark	-16.10	-19.96	-10.62	10.60	11.31	12.96	10.67
Category Avg	-14.89	-19.24	-11.80	8.54	9.28	11.02	9.84
Category Percentile	-	-	38	21	19	12	-
Category Rank	-	-	516/1359	257/1225	210/1107	97/811	-

CALENDAR YEAR PERFORMANCE (%)

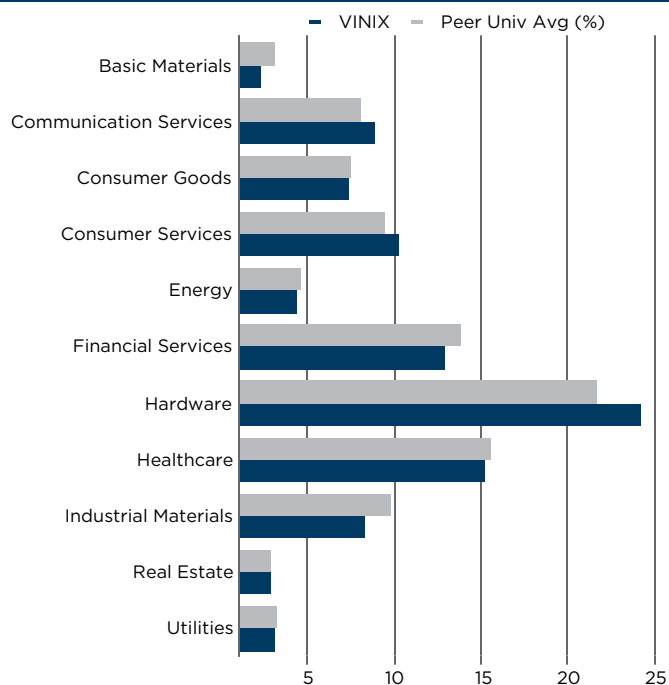
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VINIX	28.67	18.39	31.46	-4.42	21.79	11.93	1.37	13.65	32.35	15.98
Benchmark	28.71	18.40	31.49	-4.38	21.83	11.96	1.38	13.69	32.39	16.00
Morningstar Category Avg	25.37	15.12	28.62	-6.24	20.45	10.06	-1.46	10.73	31.32	14.85
Morningstar Category Percentile	23	37	24	27	29	27	20	18	42	35
Morningstar Category Rank	318/1382	504/1363	333/1387	379/1402	405/1396	380/1409	321/1606	282/1568	655/1559	590/1686

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Vanguard Institutional Index I (continued)

FUND COMPOSITION



FUND STATISTICS

	VINIX	Peer Univ Avg
Total number of Holdings	506	282
Total Assets (\$M)	97,372	15,424
P/E (12mo. trailing)	16.4	15.7
Price/Book	3.0	2.9
Market Cap (\$M)	172,608	125,125
Turnover (%) (most recent avail)	3	37
Earnings Growth Rate (12mo. trailing)	25%	19%

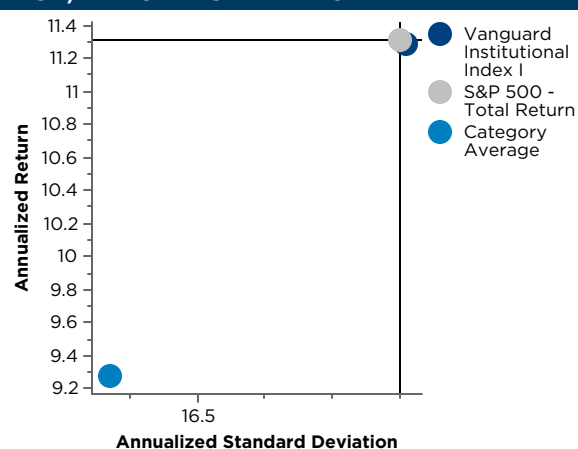
TOP HOLDINGS

	VINIX
Apple Inc	6.58
Microsoft Corp	6.01
Amazon.com Inc	2.91
Alphabet Inc Class A	2.05
Alphabet Inc Class C	1.89
Tesla Inc	1.77
Berkshire Hathaway Inc Class B	1.55
UnitedHealth Group Inc	1.51
Johnson & Johnson	1.46
NVIDIA Corp	1.19
% of portfolio in Top 10	26.90

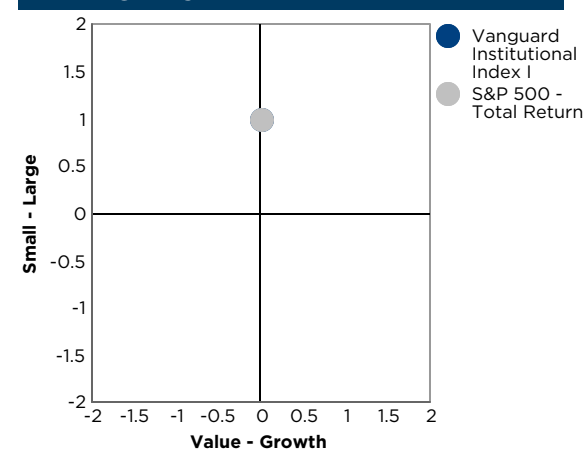
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.00	-	-0.13	-0.00	-	-0.13
Beta	1.00	-	0.97	1.00	-	0.97
R-Squared	100.00	-	99.29	100.00	-	99.39
Sharpe Ratio	0.54	0.54	0.44	0.61	0.61	0.50
Information Ratio	-2.68	-	-1.27	-2.61	-	-1.48
Standard Deviation	18.38	18.38	17.85	16.81	16.80	16.37
Up Capture	99.94	-	90.30	99.90	-	87.80
Down Capture	100.03	-	99.54	100.03	-	99.57

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

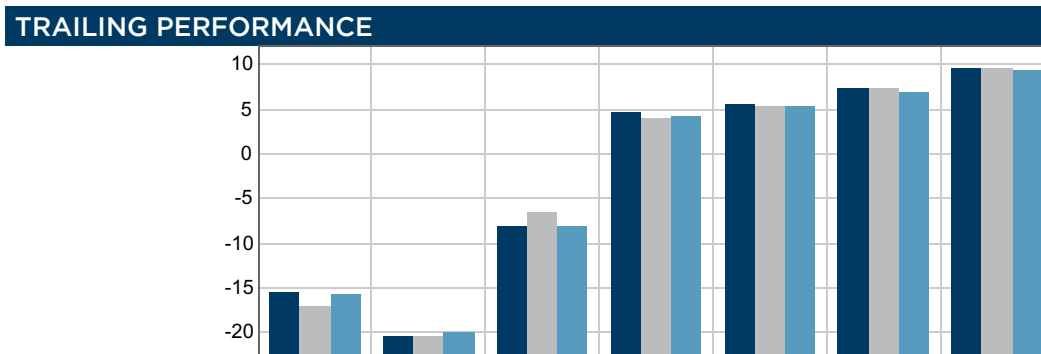
Vanguard Real Estate Index Fund - Admiral Shares

Investment Strategy Summary

The investment seeks to provide a high level of income and moderate long-term capital appreciation by tracking the performance of the MSCI US Investable Market Real Estate 25/50 Index that measures the performance of publicly traded equity REITs and other real estate-related investments. The advisor attempts to track the index by investing all, or substantially all, of its assets-either directly or indirectly through a wholly owned subsidiary, which is itself a registered investment company-in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

FUND INFORMATION	
Fund	VGSLX
Inception Date	11/12/2001
Fund Family	Vanguard Specialized Funds
Fund Subadviser	--
Portfolio Manager(s)	Gerard O'Reilly, Walter Nejman
Manager tenure (average)	16.1 years
Morningstar Category	Real Estate
Benchmark Index	MSCI US REIT INDEX - Gross Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★	★★★	★★★
	229	203	145



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● VGSLX	-15.46	-20.51	-8.05	4.77	5.71	7.48	9.63
● Benchmark	-16.95	-20.32	-6.41	4.03	5.30	7.32	9.67
● Category Avg	-15.76	-20.04	-8.08	4.22	5.30	6.88	9.42
Category Percentile	-	-	73	49	52	33	-
Category Rank	-	-	182/249	112/229	106/203	48/145	-

CALENDAR YEAR PERFORMANCE (%)										
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VGSLX	40.40	-4.65	28.94	-5.95	4.94	8.50	2.39	30.32	2.42	17.69
Benchmark	43.06	-7.57	25.84	-4.57	5.07	8.60	2.52	30.38	2.47	17.77
Morningstar Category Avg	38.51	-4.97	27.36	-6.10	5.75	6.65	2.39	27.92	1.63	17.64
Morningstar Category Percentile	59	44	29	58	57	18	64	32	27	29
Morningstar Category Rank	149/253	109/248	74/256	146/251	146/257	48/267	180/282	88/274	70/259	76/263

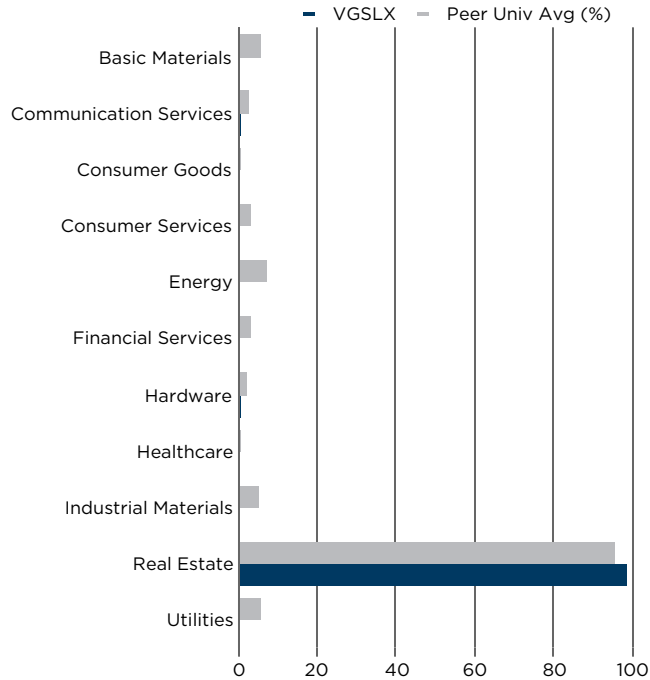
PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Vanguard Real Estate Index Fund - Admiral Shares

(continued)

FUND COMPOSITION



FUND STATISTICS

	VGSLX	Peer Univ Avg
Total number of Holdings	173	56
Total Assets (\$M)	22,030	2,460
P/E (12mo. trailing)	32.6	36.0
Price/Book	2.3	2.3
Market Cap (\$M)	20,969	19,829
Turnover (%) (most recent avail)	7	52
Earnings Growth Rate (12mo. trailing)	18%	10%

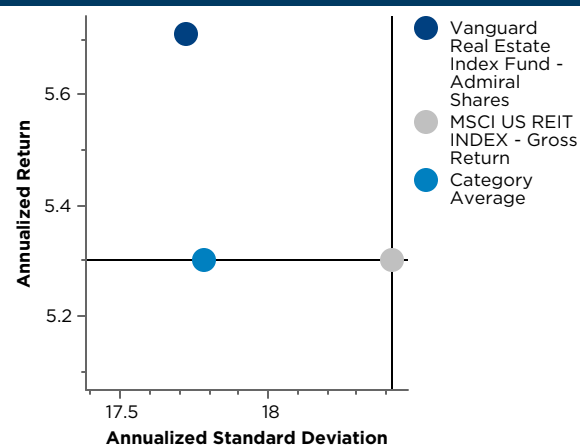
TOP HOLDINGS

	VGSLX
Vanguard Real Estate II Index	11.59
American Tower Corp	7.52
Prologis Inc	5.62
Crown Castle International Corp	4.70
Equinix Inc	3.85
Public Storage	3.18
Realty Income Corp	2.61
Welltower OP LLC	2.29
Digital Realty Trust Inc	2.27
SBA Communications Corp	2.25
% of portfolio in Top 10	45.88

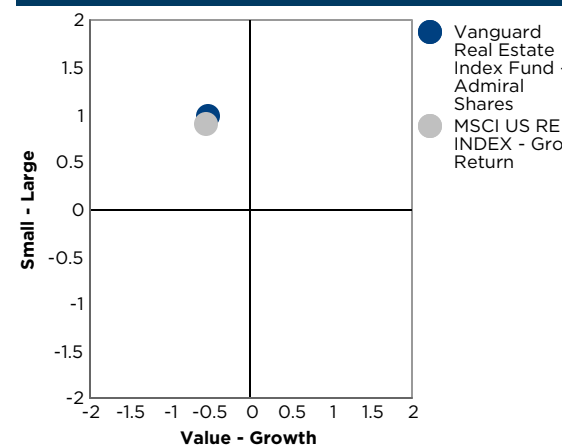
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.07	-	0.02	0.05	-	0.01
Beta	0.94	-	0.97	0.96	-	0.96
R-Squared	98.28	-	99.34	98.55	-	99.27
Sharpe Ratio	0.21	0.16	0.18	0.26	0.23	0.24
Information Ratio	0.26	-	0.11	0.18	-	-0.00
Standard Deviation	19.86	20.83	20.32	17.72	18.42	17.78
Up Capture	96.89	-	96.52	96.67	-	92.38
Down Capture	96.45	-	97.67	97.57	-	96.82

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Vanguard Index Trust Small-Cap Index Fund Instl Shares

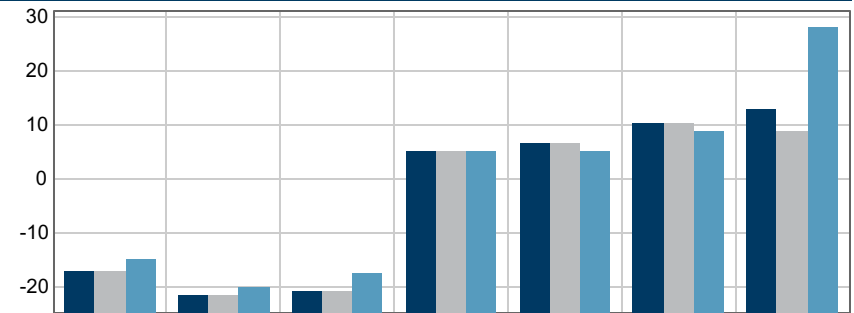
Investment Strategy Summary

The investment seeks to track the performance of the CRSP US Small Cap Index that measures the investment return of small-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

FUND INFORMATION	
Fund	VSCIX
Inception Date	7/07/1997
Fund Family	Vanguard Index Funds
Fund Subadviser	--
Portfolio Manager(s)	William Coleman, Gerard O'Reilly
Manager tenure (average)	6.2 years
Morningstar Category	Small Blend
Benchmark Index	CRSP US Small Cap - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★	★★★★	★★★★
	576	528	350

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● VSCIX	-16.88	-21.65	-20.74	5.41	6.89	10.46	12.87
● Benchmark	-16.88	-21.65	-20.75	5.37	6.87	10.54	9.08
● Category Avg	-14.75	-20.06	-17.58	5.33	5.15	8.87	28.09
Category Percentile	-	-	75	59	25	19	-
Category Rank	-	-	454/605	340/576	132/528	66/350	-

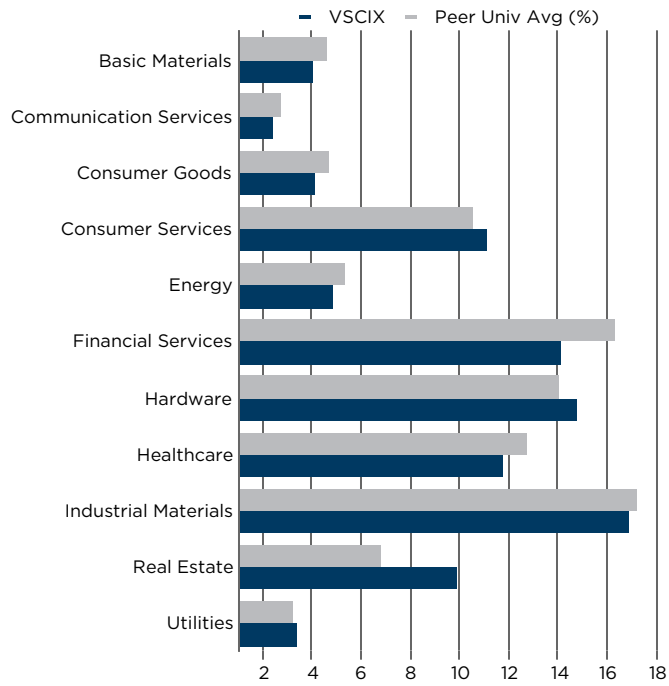
CALENDAR YEAR PERFORMANCE (%)

	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VSCIX	17.73	19.12	27.40	-9.32	16.25	18.32	-3.63	7.53	37.80	18.26
Benchmark	17.71	19.07	27.35	-9.33	16.24	18.26	-3.68	7.54	38.48	18.59
Morningstar Category Avg	23.85	10.69	23.51	-12.73	12.40	20.60	-5.33	3.82	37.55	15.30
Morningstar Category Percentile	84	20	18	20	13	70	34	13	46	20
Morningstar Category Rank	529/630	134/671	126/702	154/769	104/802	525/750	265/780	96/737	313/681	132/662

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

Vanguard Index Trust Small-Cap Index Fund Instl Shares (continued)

FUND COMPOSITION



FUND STATISTICS

	VSCIX	Peer Univ Avg
Total number of Holdings	1532	368
Total Assets (\$M)	16,659	2,126
P/E (12mo. trailing)	11.9	11.5
Price/Book	1.8	1.7
Market Cap (\$M)	4,645	2,726
Turnover (%) (most recent avail)	17	38
Earnings Growth Rate (12mo. trailing)	25%	17%

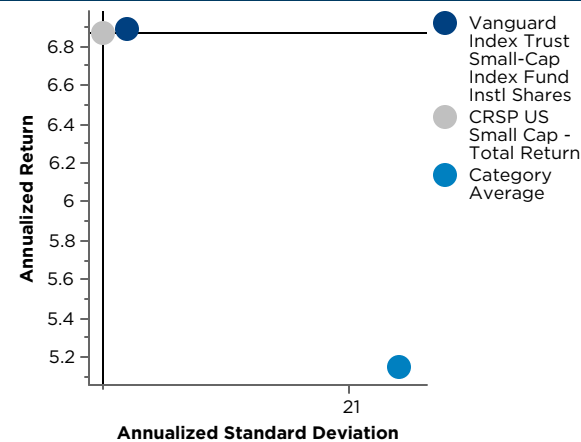
TOP HOLDINGS

	VSCIX
Quanta Services Inc	0.41
Molina Healthcare Inc	0.37
Atmos Energy Corp	0.36
LPL Financial Holdings Inc	0.32
IDEX Corp	0.32
Bunge Ltd	0.31
Targa Resources Corp	0.31
Bio-Techne Corp	0.31
Brown & Brown Inc	0.30
Entegris Inc	0.29
% of portfolio in Top 10	3.30

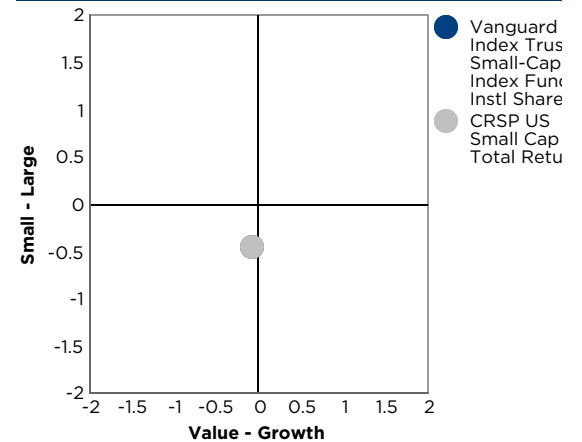
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.00	-	0.00	0.00	-	-0.13
Beta	1.00	-	0.99	1.00	-	1.00
R-Squared	100.00	-	97.87	100.00	-	98.00
Sharpe Ratio	0.21	0.21	0.20	0.28	0.28	0.19
Information Ratio	1.24	-	-0.01	0.88	-	-0.58
Standard Deviation	22.96	22.96	23.05	20.91	20.90	21.02
Up Capture	100.13	-	100.73	100.14	-	95.74
Down Capture	99.99	-	100.47	100.00	-	102.11

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



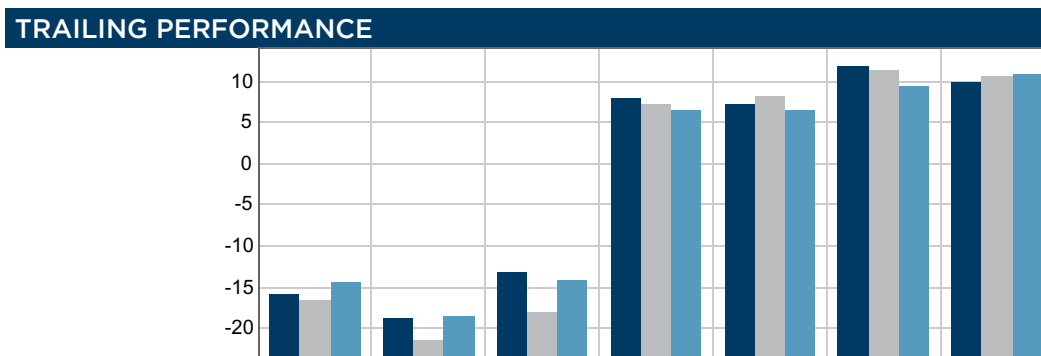
Vanguard Strategic Equity Fund

Investment Strategy Summary

The investment seeks long-term capital appreciation. The fund invests in small- and mid-capitalization domestic equity securities based on the advisor's assessment of the relative return potential of the securities. The advisor selects securities that it believes offer an appropriate balance between strong growth prospects and reasonable valuations relative to their industry peers. The advisor does this by using a quantitative process to evaluate all of the securities in the benchmark, the MSCI US Small + Mid Cap 2200 Index, while seeking to maintain a risk profile similar to that of the index. At least 80% of its assets will be invested in equity securities.

FUND INFORMATION	
Fund	VSEQX
Inception Date	8/14/1995
Fund Family	Vanguard Horizon Funds
Fund Subadviser	--
Portfolio Manager(s)	Cesar Orosco
Manager tenure (average)	1.3 years
Morningstar Category	Mid-Cap Blend
Benchmark Index	MSCI US Small Cap + Mid Cap (2200) - Gross Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★	★★★	★★★★
	367	325	217



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
VSEQX	-15.92	-18.70	-13.23	8.07	7.31	11.91	10.06
Benchmark	-16.64	-21.41	-18.12	7.40	8.27	11.49	10.82
Category Avg	-14.27	-18.61	-14.04	6.53	6.56	9.59	10.88
Category Percentile	-	-	44	24	45	5	-
Category Rank	-	-	179/407	88/367	146/325	11/217	-

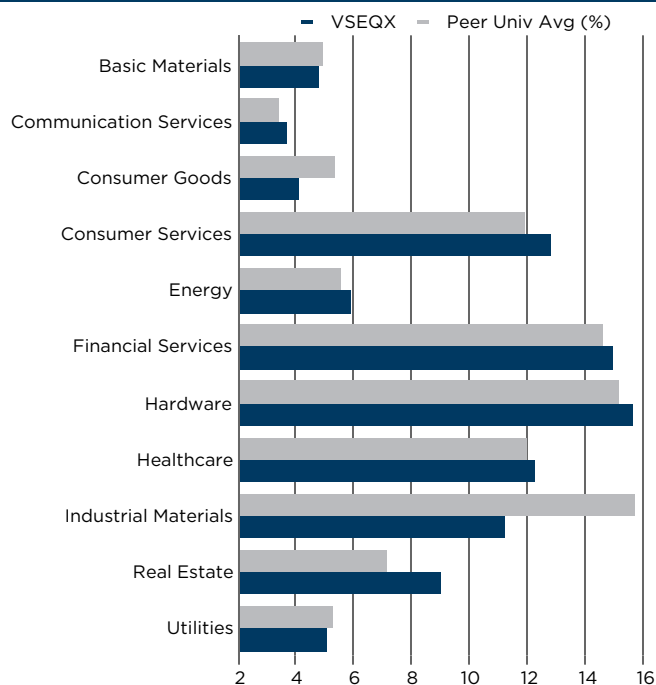
CALENDAR YEAR PERFORMANCE (%)										
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VSEQX	30.86	10.27	26.75	-11.91	13.78	17.92	-1.41	13.68	41.54	18.90
Benchmark	22.90	19.54	28.75	-9.30	18.15	15.77	-2.03	10.35	37.47	16.91
Morningstar Category Avg	23.57	12.20	25.87	-11.33	15.86	13.65	-4.51	7.83	34.35	15.85
Morningstar Category Percentile	6	60	49	66	73	26	18	6	7	21
Morningstar Category Rank	23/391	244/407	198/404	306/464	323/443	111/427	78/432	22/369	28/399	87/412

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

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Vanguard Strategic Equity Fund (continued)

FUND COMPOSITION



FUND STATISTICS

	VSEQX	Peer Univ Avg
Total number of Holdings	546	189
Total Assets (\$M)	6,579	2,776
P/E (12mo. trailing)	9.3	13.0
Price/Book	1.9	2.2
Market Cap (\$M)	6,689	12,357
Turnover (%) (most recent avail)	30	37
Earnings Growth Rate (12mo. trailing)	35%	17%

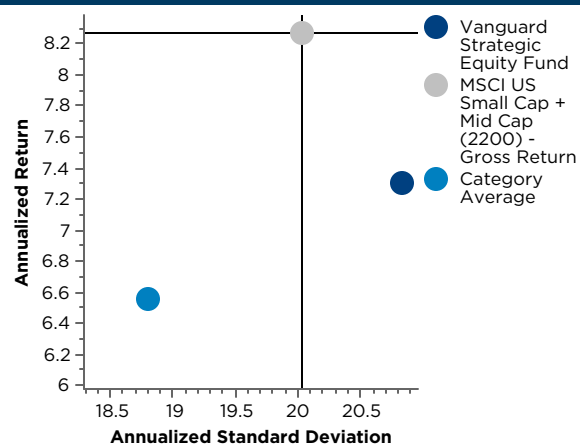
TOP HOLDINGS

	VSEQX
Occidental Petroleum Corp	1.15
Extra Space Storage Inc	0.87
W.W. Grainger Inc	0.83
APA Corp	0.83
United Rentals Inc	0.79
West Pharmaceutical Services Inc	0.79
KeyCorp	0.73
The AES Corp	0.73
CDW Corp	0.73
Halliburton Co	0.73
% of portfolio in Top 10	8.19

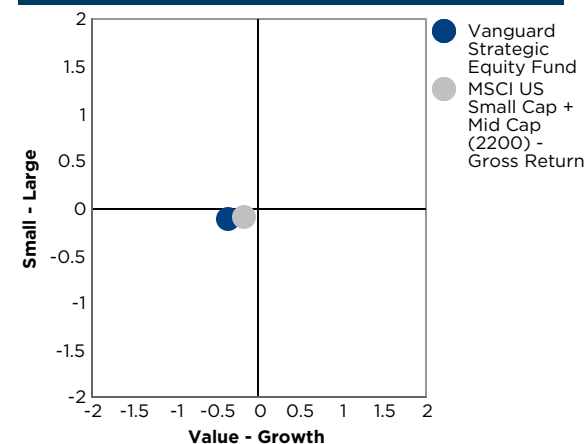
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.05	-	-0.04	-0.08	-	-0.10
Beta	1.02	-	0.93	1.03	-	0.93
R-Squared	97.99	-	98.78	97.96	-	98.91
Sharpe Ratio	0.33	0.31	0.29	0.30	0.36	0.29
Information Ratio	0.20	-	-0.31	-0.32	-	-0.72
Standard Deviation	22.91	22.16	20.78	20.83	20.04	18.80
Up Capture	106.76	-	88.62	102.90	-	83.67
Down Capture	102.00	-	95.47	103.32	-	97.08

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Vanguard Target Retirement 2020 Fund

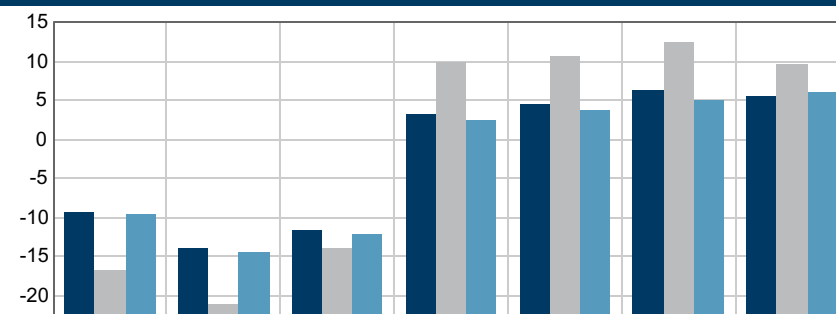
Investment Strategy Summary

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

FUND INFORMATION	
Fund	VTWNX
Inception Date	6/07/2006
Fund Family	Vanguard Chester Funds
Fund Subadviser	--
Portfolio Manager(s)	William Coleman, Walter Nejman
Manager tenure (average)	9.3 years
Morningstar Category	Target-Date 2020
Benchmark Index	MSCI US Broad Market - Gross Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★	★★★★	★★★★
	158	133	64

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● VTWNX	-9.20	-13.80	-11.65	3.36	4.64	6.51	5.66
● Benchmark	-16.78	-21.15	-13.81	9.93	10.68	12.64	9.81
● Category Avg	-9.60	-14.29	-12.11	2.62	3.85	5.18	6.04
Category Percentile	-	-	38	41	32	24	-
Category Rank	-	-	64/169	65/158	43/133	15/64	-

CALENDAR YEAR PERFORMANCE (%)

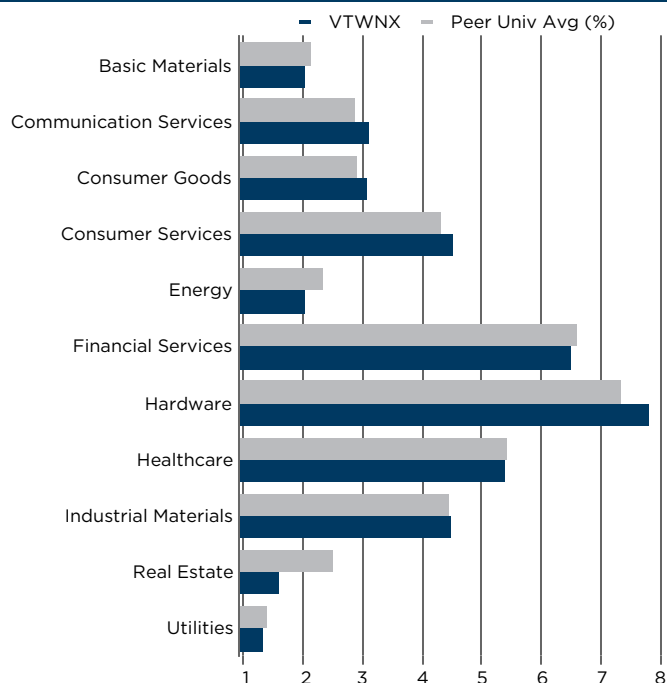
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VTWNX	8.17	12.04	17.63	-4.24	14.08	6.95	-0.68	7.11	15.85	12.35
Benchmark	26.10	21.02	31.07	-5.28	21.21	12.67	0.57	12.66	33.62	16.44
Morningstar Category Avg	8.47	10.75	16.18	-4.59	12.19	6.24	-1.60	4.72	11.59	11.53
Morningstar Category Percentile	68	46	28	42	17	29	23	1	18	36
Morningstar Category Rank	116/171	82/178	65/233	105/250	40/234	64/221	55/237	2/228	40/222	75/208

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

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Vanguard Target Retirement 2020 Fund (continued)

FUND COMPOSITION



FUND STATISTICS

	VTWNX	Peer Univ Avg
Total number of Holdings	6	48
Total Assets (\$M)	43,143	2,919
P/E (12mo. trailing)	13.5	13.4
Price/Book	2.0	2.1
Market Cap (\$M)	57,935	58,012
Turnover (%) (most recent avail)	13	34
Earnings Growth Rate (12mo. trailing)	13%	17%

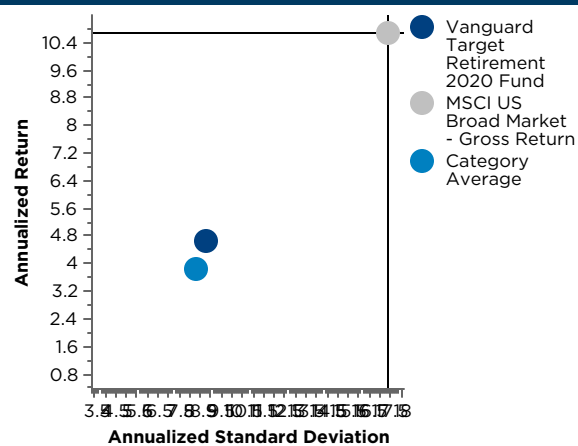
TOP HOLDINGS

	VTWNX
Vanguard Total Bond Market II Idx Inv	31.43
Vanguard Total Stock Mkt Idx Instl Pls	25.38
Vanguard Total Intl Stock Index Inv	17.48
Vanguard Total Intl Bd II Idx Insl	14.00
Vanguard Shrt-Term Infl-Prot Sec Idx Adm	10.59
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
% of portfolio in Top 10	98.88

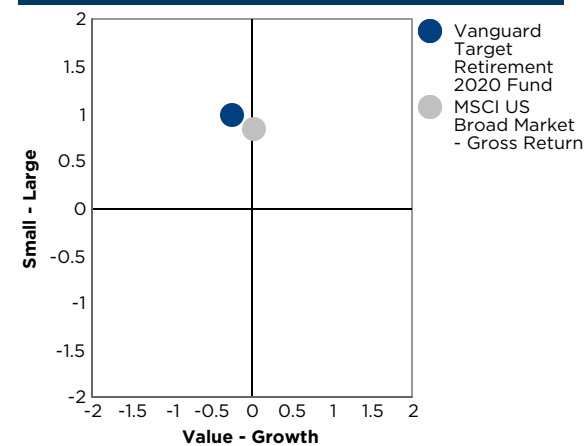
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.15	-	-0.20	-0.06	-	-0.11
Beta	0.49	-	0.48	0.49	-	0.46
R-Squared	95.02	-	94.35	94.35	-	93.43
Sharpe Ratio	0.28	0.49	0.22	0.41	0.55	0.33
Information Ratio	-0.66	-	-0.71	-0.66	-	-0.71
Standard Deviation	9.68	19.15	9.36	8.73	17.42	8.34
Up Capture	33.69	-	31.36	29.63	-	26.56
Down Capture	57.22	-	56.85	59.47	-	57.94

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

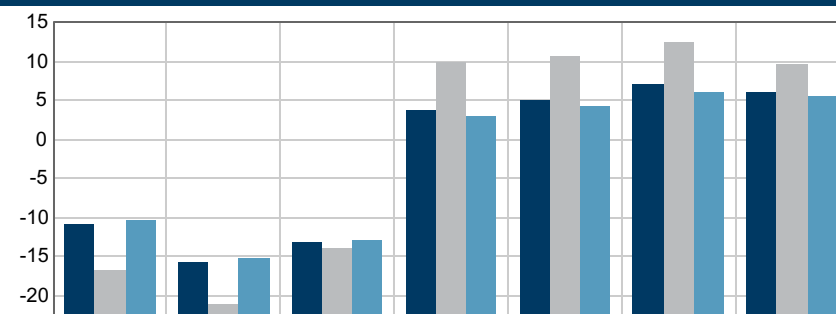
Vanguard Target Retirement 2025 Fund

Investment Strategy Summary

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

FUND INFORMATION	
Fund	VTTVX
Inception Date	10/27/2003
Fund Family	Vanguard Chester Funds
Fund Subadviser	--
Portfolio Manager(s)	William Coleman, Walter Nejman
Manager tenure (average)	9.3 years
Morningstar Category	Target-Date 2025
Benchmark Index	MSCI US Broad Market - Gross Return

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● VTTVX	-10.72	-15.63	-13.21	3.74	5.07	7.10	6.23
● Benchmark	-16.78	-21.15	-13.81	9.93	10.68	12.64	9.81
● Category Avg	-10.36	-15.26	-12.78	3.17	4.44	6.12	5.50
Category Percentile	-	-	51	42	37	19	-
Category Rank	-	-	116/227	84/201	64/174	17/89	-

MORNINGSTAR RATING & FUNDS PER CATEGORY

Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★	★★★	★★★★
	201	174	89

CALENDAR YEAR PERFORMANCE (%)

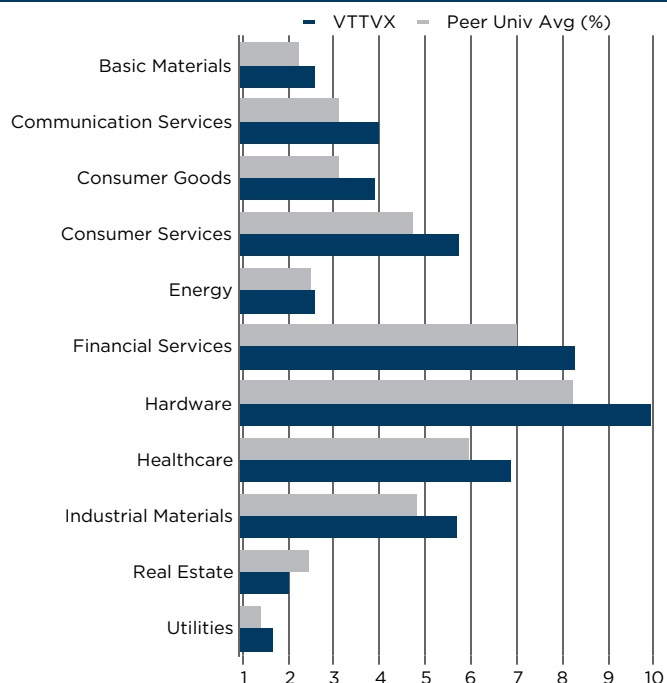
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VTTVX	9.80	13.30	19.63	-5.15	15.94	7.48	-0.85	7.17	18.14	13.29
Benchmark	26.10	21.02	31.07	-5.28	21.21	12.67	0.57	12.66	33.62	16.44
Morningstar Category Avg	9.72	11.72	18.28	-5.40	14.59	6.75	-1.59	5.06	15.26	13.09
Morningstar Category Percentile	57	40	22	42	21	23	24	4	24	43
Morningstar Category Rank	125/220	86/214	51/232	95/226	44/208	45/195	49/206	7/185	43/181	66/154

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Vanguard Target Retirement 2025 Fund (continued)

FUND COMPOSITION



FUND STATISTICS

	VTTVX	Peer Univ Avg
Total number of Holdings	6	45
Total Assets (\$M)	74,493	3,546
P/E (12mo. trailing)	13.5	13.4
Price/Book	2.0	2.1
Market Cap (\$M)	58,017	59,606
Turnover (%) (most recent avail)	13	28
Earnings Growth Rate (12mo. trailing)	13%	17%

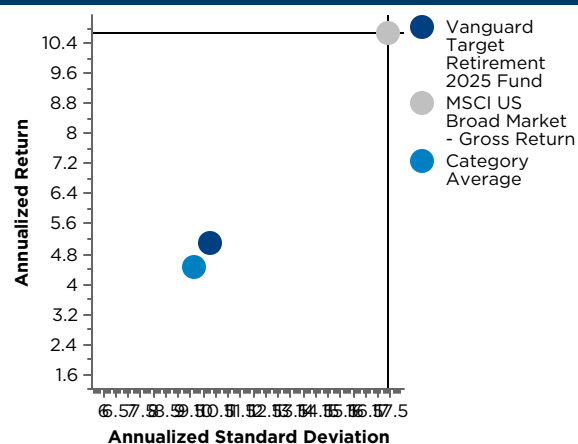
TOP HOLDINGS

	VTTVX
Vanguard Total Stock Mkt Idx Instl Pls	32.33
Vanguard Total Bond Market II Idx Inv	28.58
Vanguard Total Intl Stock Index Inv	22.17
Vanguard Total Intl Bd II Idx Insl	12.67
Vanguard Shrt-Term Infl-Prot Sec Idx Adm	3.15
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
% of portfolio in Top 10	98.89

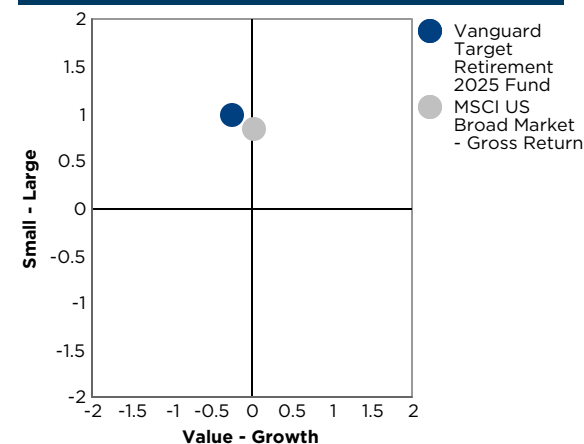
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.19	-	-0.21	-0.11	-	-0.13
Beta	0.58	-	0.55	0.58	-	0.54
R-Squared	96.30	-	95.88	95.67	-	95.22
Sharpe Ratio	0.27	0.49	0.24	0.39	0.55	0.35
Information Ratio	-0.75	-	-0.76	-0.73	-	-0.75
Standard Deviation	11.38	19.15	10.74	10.26	17.42	9.66
Up Capture	41.67	-	38.02	36.93	-	33.05
Down Capture	67.10	-	64.45	68.82	-	66.02

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Vanguard Target Retirement 2030 Fund

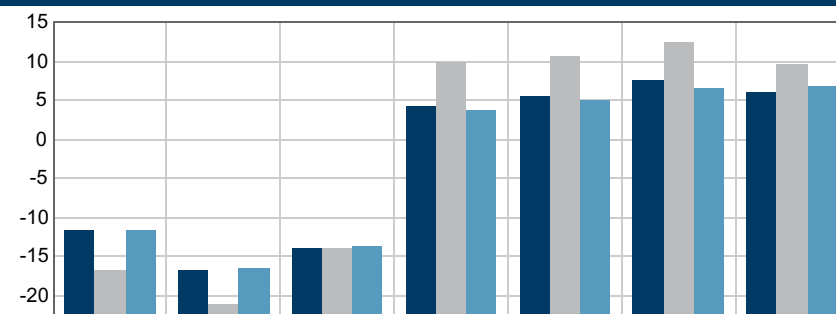
Investment Strategy Summary

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

FUND INFORMATION	
Fund	VTHR
Inception Date	6/07/2006
Fund Family	Vanguard Chester Funds
Fund Subadviser	--
Portfolio Manager(s)	William Coleman, Walter Nejman
Manager tenure (average)	9.3 years
Morningstar Category	Target-Date 2030
Benchmark Index	MSCI US Broad Market - Gross Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★	★★★	★★★★
	200	173	94

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● VTHR	-11.67	-16.66	-13.94	4.22	5.50	7.68	6.09
● Benchmark	-16.78	-21.15	-13.81	9.93	10.68	12.64	9.81
● Category Avg	-11.45	-16.52	-13.68	3.81	5.00	6.65	6.93
Category Percentile	-	-	47	47	46	25	-
Category Rank	-	-	107/228	94/200	80/173	24/94	-

CALENDAR YEAR PERFORMANCE (%)

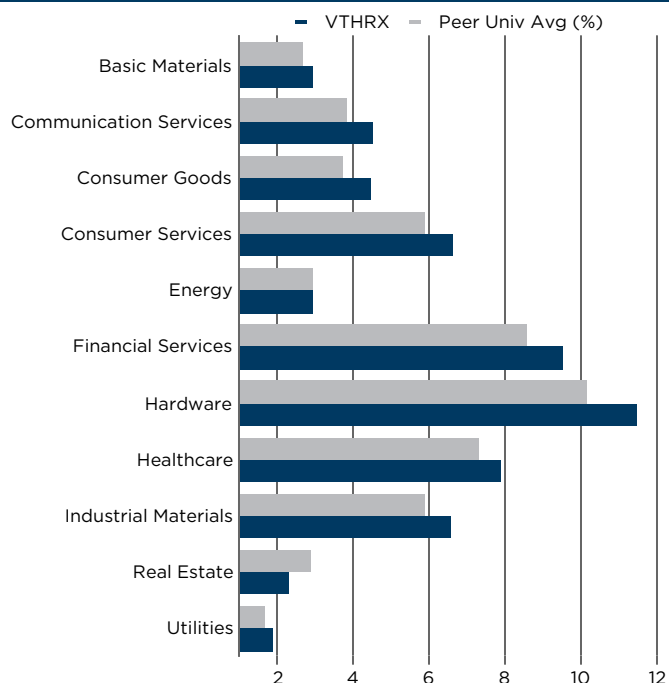
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VTHR	11.38	14.10	21.07	-5.86	17.52	7.85	-1.03	7.17	20.49	14.24
Benchmark	26.10	21.02	31.07	-5.28	21.21	12.67	0.57	12.66	33.62	16.44
Morningstar Category Avg	11.64	12.93	20.08	-6.33	16.38	7.34	-1.81	5.06	16.62	13.36
Morningstar Category Percentile	61	38	32	37	34	32	31	5	25	38
Morningstar Category Rank	135/221	85/224	77/241	88/239	80/234	71/221	73/237	11/228	56/222	79/208

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

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Vanguard Target Retirement 2030 Fund (continued)

FUND COMPOSITION



FUND STATISTICS

	VTHRX	Peer Univ Avg
Total number of Holdings	5	45
Total Assets (\$M)	76,477	4,343
P/E (12mo. trailing)	13.5	13.4
Price/Book	2.0	2.1
Market Cap (\$M)	58,129	58,512
Turnover (%) (most recent avail)	12	27
Earnings Growth Rate (12mo. trailing)	13%	17%

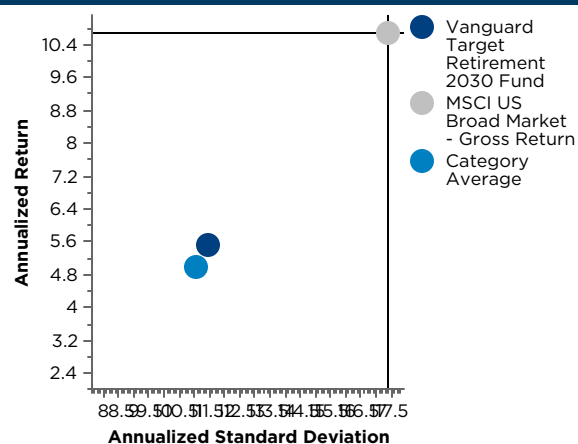
TOP HOLDINGS

	VTHRX
Vanguard Total Stock Mkt Idx Instl Pls	37.38
Vanguard Total Intl Stock Index Inv	25.49
Vanguard Total Bond Market II Idx Inv	24.97
Vanguard Total Intl Bd II Idx Insl	10.99
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
% of portfolio in Top 10	98.84

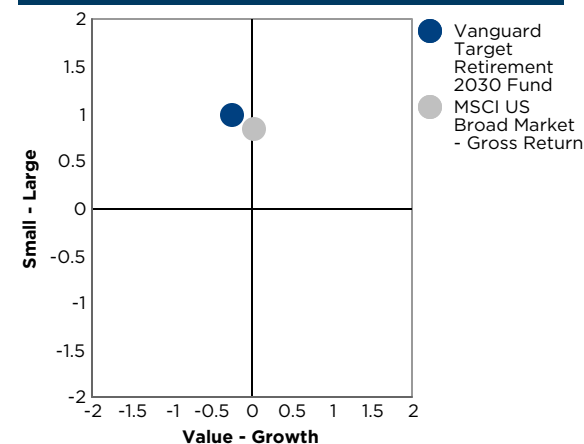
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.20	-	-0.22	-0.13	-	-0.15
Beta	0.65	-	0.63	0.64	-	0.62
R-Squared	96.99	-	96.94	96.46	-	96.38
Sharpe Ratio	0.29	0.49	0.26	0.39	0.55	0.35
Information Ratio	-0.81	-	-0.83	-0.79	-	-0.82
Standard Deviation	12.64	19.15	12.24	11.42	17.42	11.06
Up Capture	48.51	-	46.13	43.42	-	40.62
Down Capture	73.79	-	72.54	75.33	-	73.99

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Vanguard Target Retirement 2035 Fund

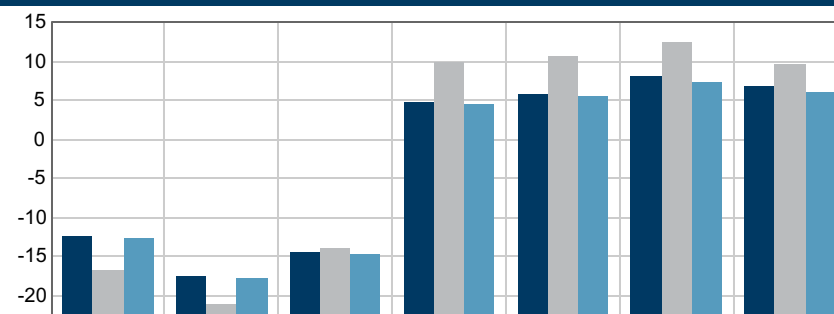
Investment Strategy Summary

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

FUND INFORMATION	
Fund	VTTHX
Inception Date	10/27/2003
Fund Family	Vanguard Chester Funds
Fund Subadviser	--
Portfolio Manager(s)	William Coleman, Walter Nejman
Manager tenure (average)	9.3 years
Morningstar Category	Target-Date 2035
Benchmark Index	MSCI US Broad Market - Gross Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★	★★★	★★★★
	198	171	86

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● VTTHX	-12.41	-17.37	-14.36	4.80	5.96	8.27	6.90
● Benchmark	-16.78	-21.15	-13.81	9.93	10.68	12.64	9.81
● Category Avg	-12.59	-17.79	-14.61	4.49	5.61	7.49	6.23
Category Percentile	-	-	37	48	45	27	-
Category Rank	-	-	81/220	95/198	77/171	23/86	-

CALENDAR YEAR PERFORMANCE (%)

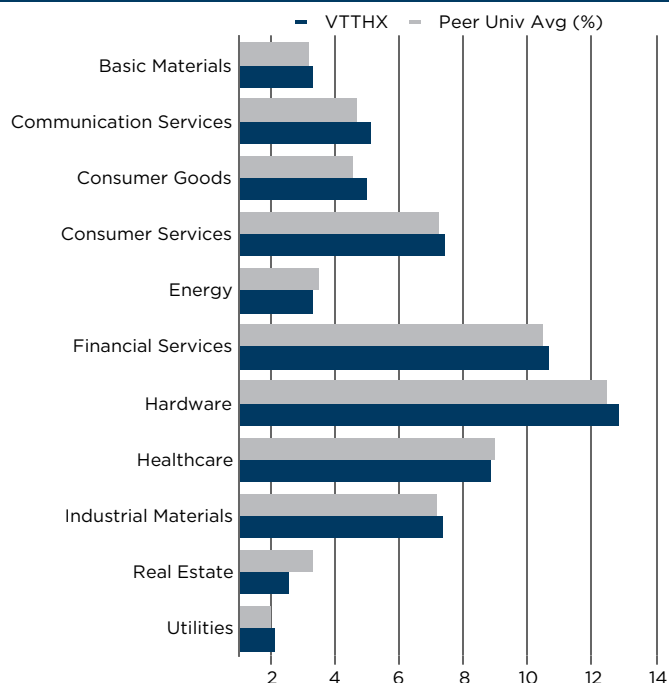
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VTTHX	12.96	14.79	22.44	-6.58	19.12	8.26	-1.26	7.24	22.82	15.16
Benchmark	26.10	21.02	31.07	-5.28	21.21	12.67	0.57	12.66	33.62	16.44
Morningstar Category Avg	13.71	14.04	22.03	-7.06	18.45	7.58	-1.74	5.20	19.97	14.69
Morningstar Category Percentile	79	43	42	32	35	32	37	10	23	40
Morningstar Category Rank	168/213	89/207	96/229	71/221	73/208	62/195	76/205	18/185	42/181	62/154

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

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Vanguard Target Retirement 2035 Fund (continued)

FUND COMPOSITION



FUND STATISTICS

	VTTX	Peer Univ Avg
Total number of Holdings	5	41
Total Assets (\$M)	74,223	3,736
P/E (12mo. trailing)	13.5	13.4
Price/Book	2.0	2.1
Market Cap (\$M)	58,027	58,350
Turnover (%) (most recent avail)	10	26
Earnings Growth Rate (12mo. trailing)	13%	17%

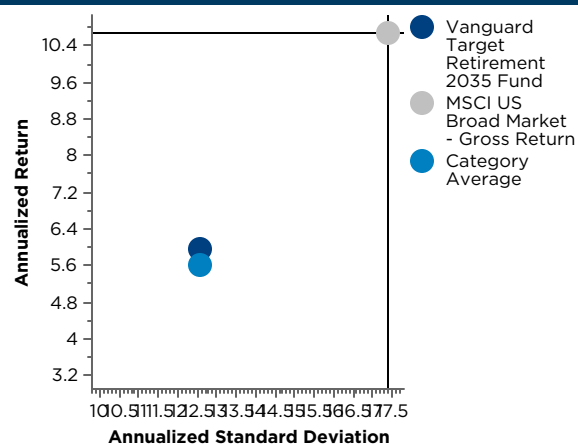
TOP HOLDINGS

	VTTX
Vanguard Total Stock Mkt Idx Instl Pls	41.70
Vanguard Total Intl Stock Index Inv	28.59
Vanguard Total Bond Market II Idx Inv	19.78
Vanguard Total Intl Bd II Idx Insl	8.74
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
% of portfolio in Top 10	98.80

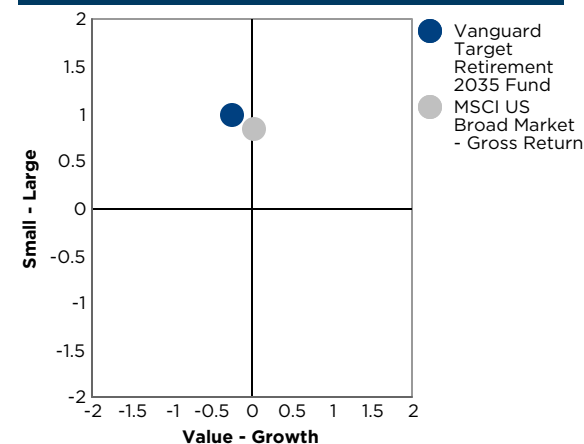
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.20	-	-0.23	-0.14	-	-0.17
Beta	0.71	-	0.72	0.71	-	0.71
R-Squared	97.43	-	97.51	96.93	-	97.09
Sharpe Ratio	0.30	0.49	0.28	0.39	0.55	0.36
Information Ratio	-0.87	-	-0.93	-0.85	-	-0.92
Standard Deviation	13.86	19.15	13.90	12.55	17.42	12.57
Up Capture	55.73	-	55.56	50.42	-	49.61
Down Capture	79.78	-	80.76	81.17	-	81.71

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Vanguard Target Retirement 2040 Fund

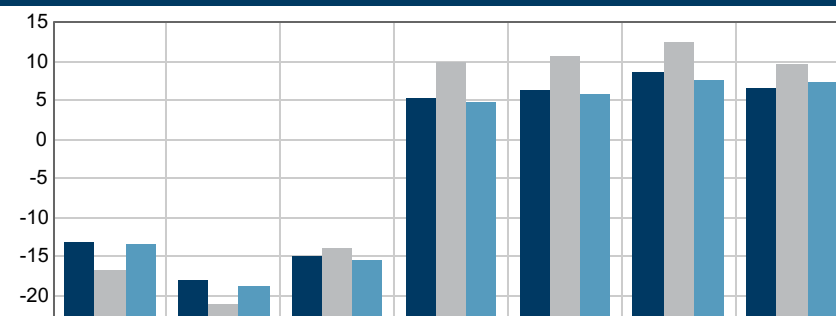
Investment Strategy Summary

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

FUND INFORMATION	
Fund	VFORX
Inception Date	6/07/2006
Fund Family	Vanguard Chester Funds
Fund Subadviser	--
Portfolio Manager(s)	William Coleman, Walter Nejman
Manager tenure (average)	9.3 years
Morningstar Category	Target-Date 2040
Benchmark Index	MSCI US Broad Market - Gross Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	★★★★
	200	173	94

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
VFORX	-13.17	-18.08	-14.82	5.35	6.42	8.74	6.65
Benchmark	-16.78	-21.15	-13.81	9.93	10.68	12.64	9.81
Category Avg	-13.48	-18.70	-15.31	4.90	5.93	7.67	7.47
Category Percentile	-	-	32	43	39	21	-
Category Rank	-	-	71/222	86/200	67/173	20/94	-

CALENDAR YEAR PERFORMANCE (%)

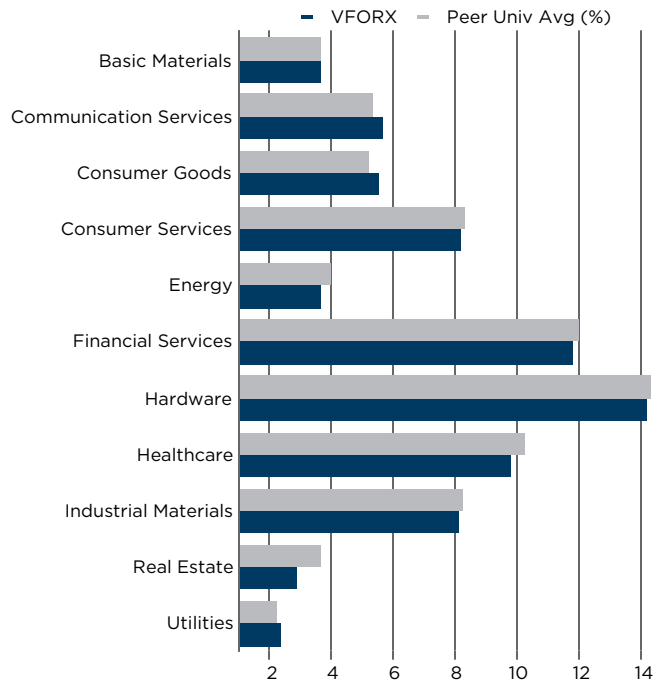
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VFORX	14.56	15.47	23.86	-7.32	20.71	8.73	-1.59	7.15	24.37	15.56
Benchmark	26.10	21.02	31.07	-5.28	21.21	12.67	0.57	12.66	33.62	16.44
Morningstar Category Avg	15.41	14.58	23.16	-7.78	19.30	7.96	-1.98	5.29	19.92	14.35
Morningstar Category Percentile	81	40	43	37	25	27	43	12	15	31
Morningstar Category Rank	174/215	87/218	104/241	88/239	58/234	60/221	102/237	27/227	33/218	63/204

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Vanguard Target Retirement 2040 Fund (continued)

FUND COMPOSITION



FUND STATISTICS

	VFORX	Peer Univ Avg
Total number of Holdings	5	24
Total Assets (\$M)	63,766	3,495
P/E (12mo. trailing)	13.5	13.4
Price/Book	2.0	2.1
Market Cap (\$M)	58,052	57,290
Turnover (%) (most recent avail)	8	26
Earnings Growth Rate (12mo. trailing)	13%	18%

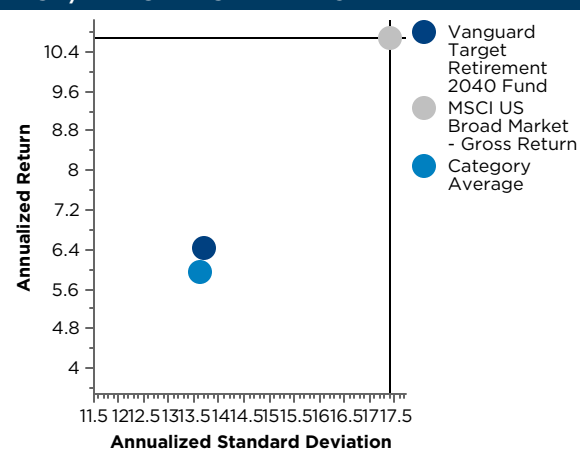
TOP HOLDINGS

	VFORX
Vanguard Total Stock Mkt Idx Instl Pls	46.15
Vanguard Total Intl Stock Index Inv	31.60
Vanguard Total Bond Market II Idx Inv	14.60
Vanguard Total Intl Bd II Idx Insl	6.36
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
% of portfolio in Top 10	98.71

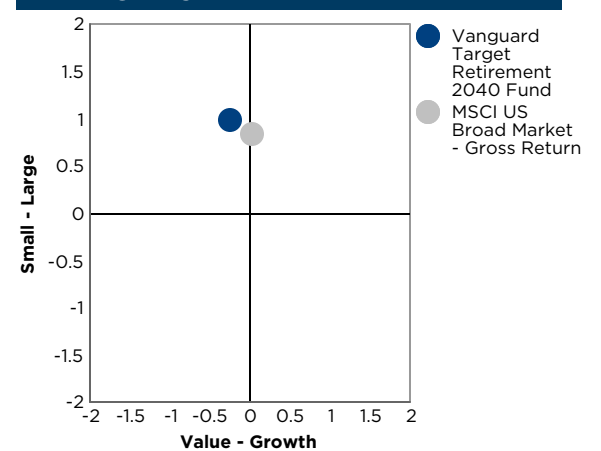
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.21	-	-0.24	-0.16	-	-0.19
Beta	0.78	-	0.78	0.77	-	0.77
R-Squared	97.63	-	97.64	97.21	-	97.27
Sharpe Ratio	0.31	0.49	0.28	0.39	0.55	0.35
Information Ratio	-0.95	-	-1.05	-0.94	-	-1.04
Standard Deviation	15.09	19.15	15.12	13.69	17.42	13.64
Up Capture	63.24	-	62.90	58.00	-	56.39
Down Capture	85.46	-	86.72	86.57	-	86.94

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Vanguard Target Retirement 2045 Fund

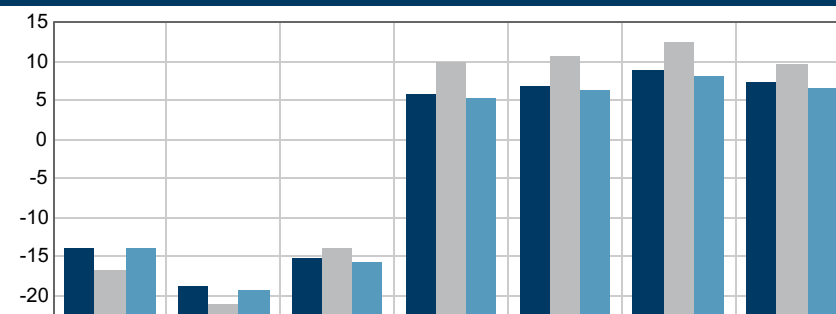
Investment Strategy Summary

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

FUND INFORMATION	
Fund	VTIVX
Inception Date	10/27/2003
Fund Family	Vanguard Chester Funds
Fund Subadviser	--
Portfolio Manager(s)	William Coleman, Walter Nejman
Manager tenure (average)	9.3 years
Morningstar Category	Target-Date 2045
Benchmark Index	MSCI US Broad Market - Gross Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	★★★★
	198	171	85

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● VTIVX	-13.93	-18.82	-15.29	5.89	6.80	8.97	7.42
● Benchmark	-16.78	-21.15	-13.81	9.93	10.68	12.64	9.81
● Category Avg	-13.99	-19.29	-15.70	5.30	6.28	8.18	6.76
Category Percentile	-	-	33	28	30	19	-
Category Rank	-	-	73/220	55/198	51/171	16/85	-

CALENDAR YEAR PERFORMANCE (%)

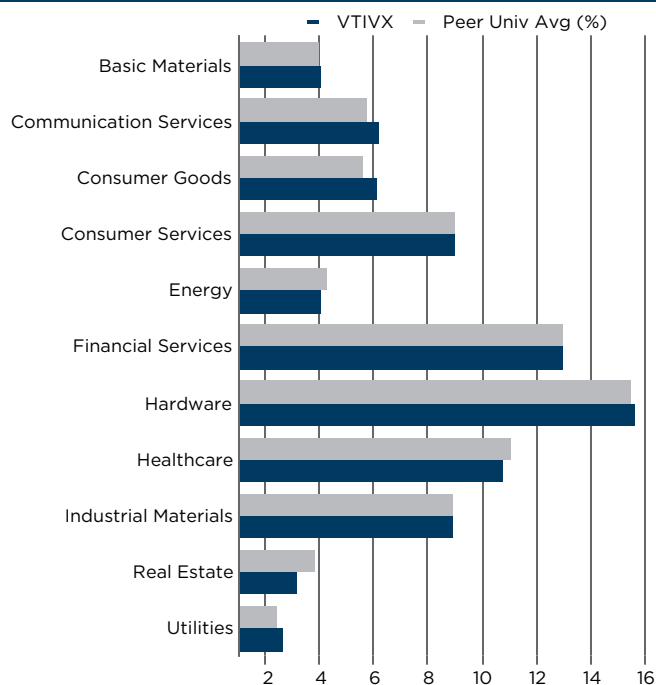
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VTIVX	16.16	16.30	24.94	-7.90	21.42	8.87	-1.57	7.16	24.37	15.58
Benchmark	26.10	21.02	31.07	-5.28	21.21	12.67	0.57	12.66	33.62	16.44
Morningstar Category Avg	16.56	15.11	24.32	-8.13	20.42	7.96	-1.81	5.34	22.01	15.52
Morningstar Category Percentile	68	36	43	43	26	28	42	12	26	43
Morningstar Category Rank	145/213	75/207	98/229	95/221	54/208	55/195	87/206	22/185	47/180	62/145

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

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Vanguard Target Retirement 2045 Fund (continued)

FUND COMPOSITION



FUND STATISTICS

	VTIVX	Peer Univ Avg
Total number of Holdings	6	23
Total Assets (\$M)	59,082	2,677
P/E (12mo. trailing)	13.5	13.4
Price/Book	2.0	2.1
Market Cap (\$M)	58,092	57,158
Turnover (%) (most recent avail)	6	26
Earnings Growth Rate (12mo. trailing)	13%	18%

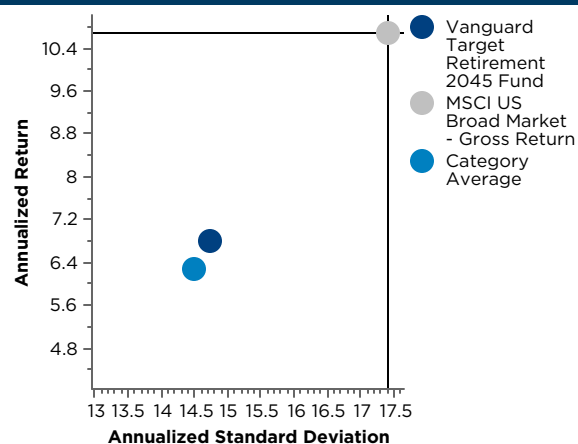
TOP HOLDINGS

	VTIVX
Vanguard Total Stock Mkt Idx Instl Pls	50.76
Vanguard Total Intl Stock Index Inv	34.68
Vanguard Total Bond Market II Idx Inv	9.15
Vanguard Total Intl Bd II Idx Insl	4.06
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
% of portfolio in Top 10	98.64

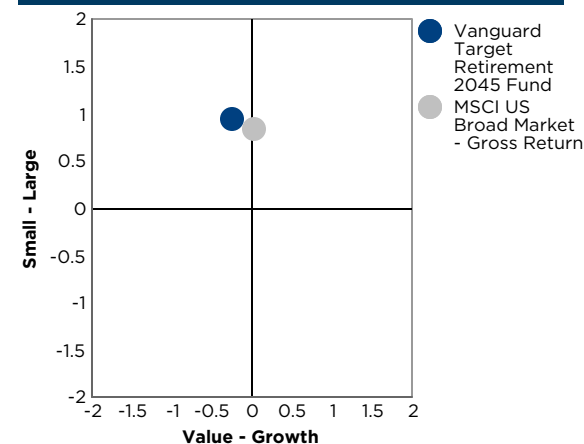
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.21	-	-0.24	-0.17	-	-0.20
Beta	0.84	-	0.83	0.83	-	0.82
R-Squared	97.72	-	97.72	97.33	-	97.41
Sharpe Ratio	0.32	0.49	0.29	0.39	0.55	0.36
Information Ratio	-1.04	-	-1.14	-1.03	-	-1.13
Standard Deviation	16.32	19.15	16.07	14.74	17.42	14.50
Up Capture	71.21	-	68.90	65.29	-	62.36
Down Capture	90.91	-	90.86	91.13	-	90.66

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Vanguard Target Retirement 2050 Fund

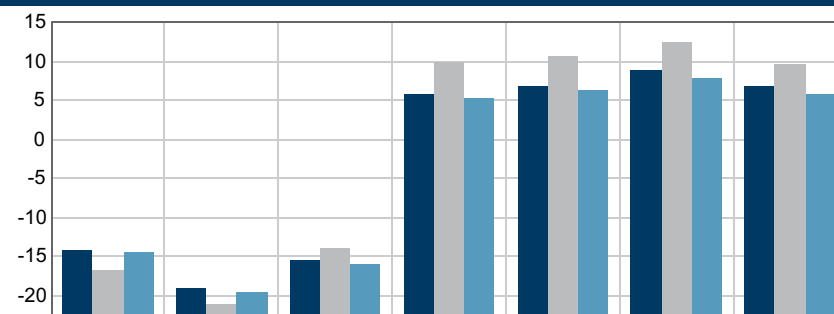
Investment Strategy Summary

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

FUND INFORMATION	
Fund	VFIFX
Inception Date	6/07/2006
Fund Family	Vanguard Chester Funds
Fund Subadviser	--
Portfolio Manager(s)	William Coleman, Walter Nejman
Manager tenure (average)	9.3 years
Morningstar Category	Target-Date 2050
Benchmark Index	MSCI US Broad Market - Gross Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	★★★★
	200	173	90

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● VFIFX	-14.21	-19.06	-15.45	5.91	6.81	8.97	6.80
● Benchmark	-16.78	-21.15	-13.81	9.93	10.68	12.64	9.81
● Category Avg	-14.32	-19.62	-15.98	5.37	6.30	8.06	6.00
Category Percentile	-	-	31	26	32	22	-
Category Rank	-	-	69/222	52/200	55/173	20/90	-

CALENDAR YEAR PERFORMANCE (%)

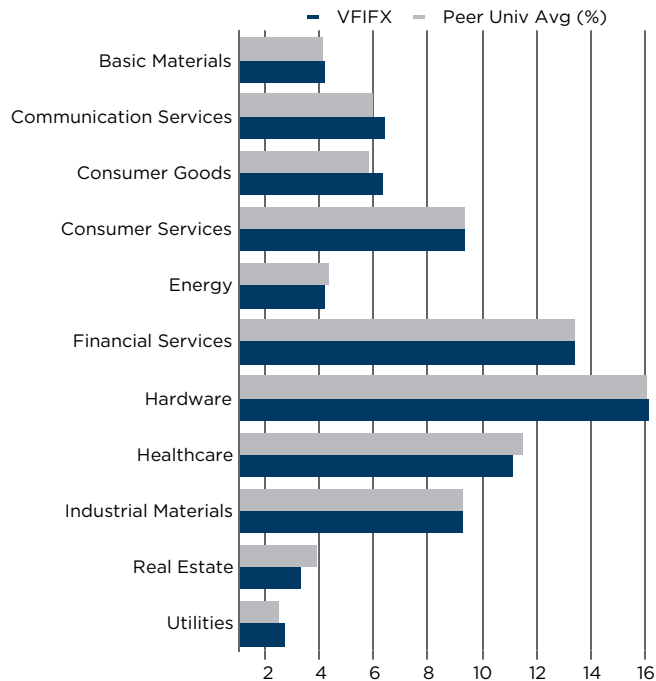
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VFIFX	16.41	16.39	24.98	-7.89	21.39	8.85	-1.58	7.18	24.34	15.58
Benchmark	26.10	21.02	31.07	-5.28	21.21	12.67	0.57	12.66	33.62	16.44
Morningstar Category Avg	17.07	15.28	24.51	-8.44	20.40	8.24	-1.97	5.42	20.98	14.76
Morningstar Category Percentile	74	37	47	37	38	29	45	16	30	44
Morningstar Category Rank	159/215	80/217	113/241	88/239	87/230	62/213	102/226	34/212	61/202	78/177

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

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Vanguard Target Retirement 2050 Fund (continued)

FUND COMPOSITION



FUND STATISTICS

FUND STATISTICS	VFIIX	Peer Univ Avg
Total number of Holdings	6	22
Total Assets (\$M)	46,942	2,316
P/E (12mo. trailing)	13.5	13.4
Price/Book	2.0	2.1
Market Cap (\$M)	58,093	56,602
Turnover (%) (most recent avail)	5	24
Earnings Growth Rate (12mo. trailing)	13%	18%

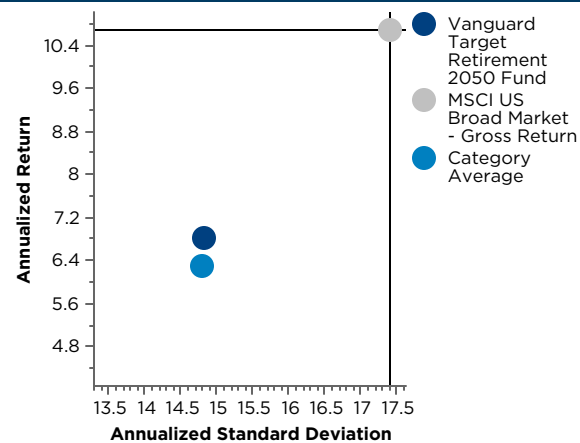
TOP HOLDINGS

TOP HOLDINGS	VFIIX
Vanguard Total Stock Mkt Idx Instl Pls	52.61
Vanguard Total Intl Stock Index Inv	35.94
Vanguard Total Bond Market II Idx Inv	7.00
Vanguard Total Intl Bd II Idx Insl	3.18
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
% of portfolio in Top 10	98.73

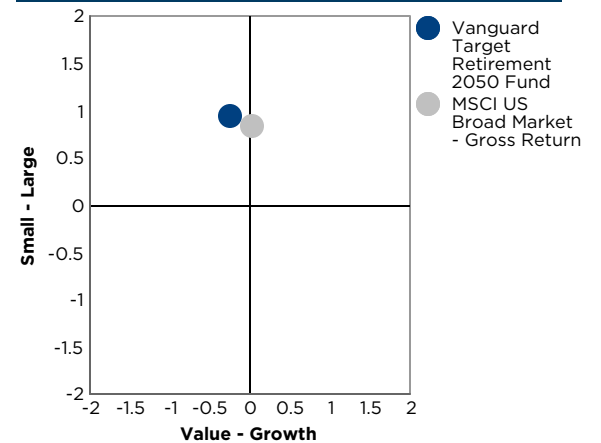
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.21	-	-0.25	-0.18	-	-0.21
Beta	0.85	-	0.85	0.84	-	0.84
R-Squared	97.78	-	97.68	97.38	-	97.34
Sharpe Ratio	0.32	0.49	0.29	0.39	0.55	0.35
Information Ratio	-1.05	-	-1.18	-1.05	-	-1.17
Standard Deviation	16.41	19.15	16.41	14.81	17.42	14.78
Up Capture	71.97	-	71.03	65.85	-	64.16
Down Capture	91.51	-	92.52	91.54	-	91.95

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Vanguard Target Retirement 2055 Fund

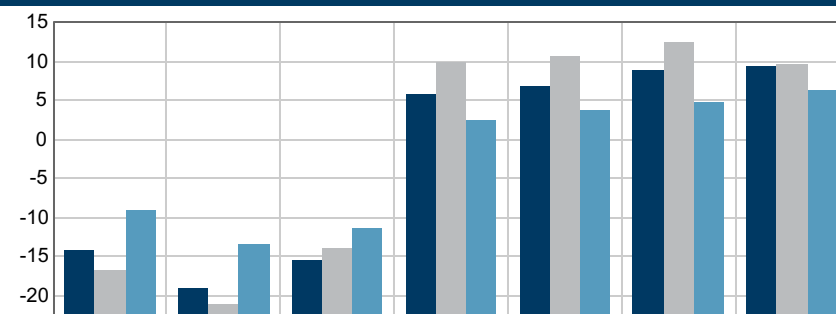
Investment Strategy Summary

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

FUND INFORMATION	
Fund	VFFVX
Inception Date	8/18/2010
Fund Family	Vanguard Chester Funds
Fund Subadviser	--
Portfolio Manager(s)	William Coleman, Walter Nejman
Manager tenure (average)	9.3 years
Morningstar Category	Target-Date 2055
Benchmark Index	MSCI US Broad Market - Gross Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	★★★★
	198	169	69

TRAILING PERFORMANCE



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● VFFVX	-14.19	-19.07	-15.45	5.89	6.80	8.95	9.53
● Benchmark	-16.78	-21.15	-13.81	9.93	10.68	12.64	9.81
● Category Avg	-9.03	-13.45	-11.33	2.61	3.77	4.87	6.52
Category Percentile	-	-	30	32	34	24	-
Category Rank	-	-	66/220	63/198	57/169	17/69	-

CALENDAR YEAR PERFORMANCE (%)

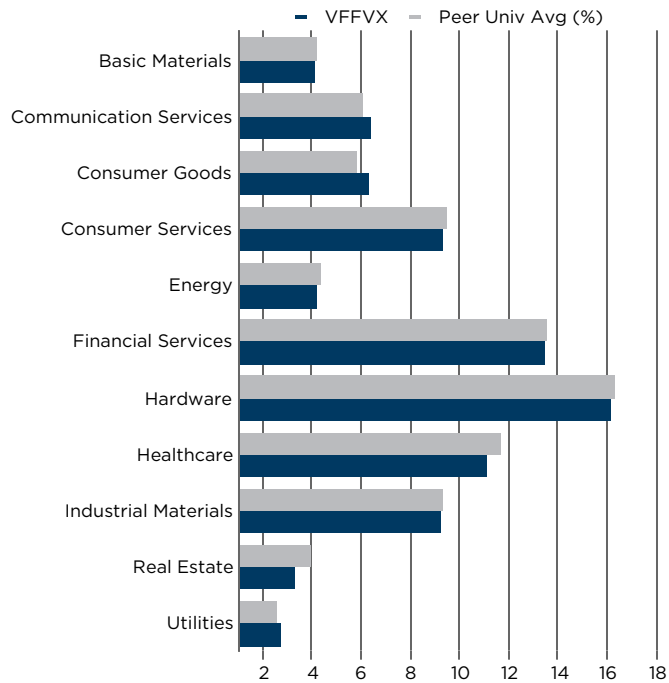
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VFFVX	16.44	16.32	24.98	-7.89	21.38	8.88	-1.72	7.19	24.33	15.58
Benchmark	26.10	21.02	31.07	-5.28	21.21	12.67	0.57	12.66	33.62	16.44
Morningstar Category Avg	7.81	10.45	15.37	-3.95	11.29	6.12	-1.39	4.46	9.62	10.83
Morningstar Category Percentile	78	41	51	37	48	27	53	16	36	48
Morningstar Category Rank	166/213	85/207	117/229	82/221	99/206	52/193	126/238	25/156	47/130	49/102

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

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Vanguard Target Retirement 2055 Fund (continued)

FUND COMPOSITION



FUND STATISTICS

	VFFVX	Peer Univ Avg
Total number of Holdings	6	22
Total Assets (\$M)	28,555	1,384
P/E (12mo. trailing)	13.5	13.5
Price/Book	2.0	2.1
Market Cap (\$M)	58,235	56,699
Turnover (%) (most recent avail)	4	25
Earnings Growth Rate (12mo. trailing)	13%	18%

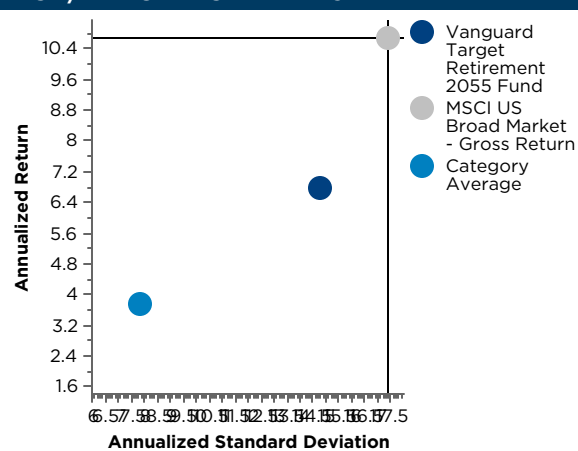
TOP HOLDINGS

	VFFVX
Vanguard Total Stock Mkt Idx Instl Pls	52.76
Vanguard Total Intl Stock Index Inv	35.79
Vanguard Total Bond Market II Idx Inv	6.99
Vanguard Total Intl Bd II Idx Insl	3.16
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
% of portfolio in Top 10	98.70

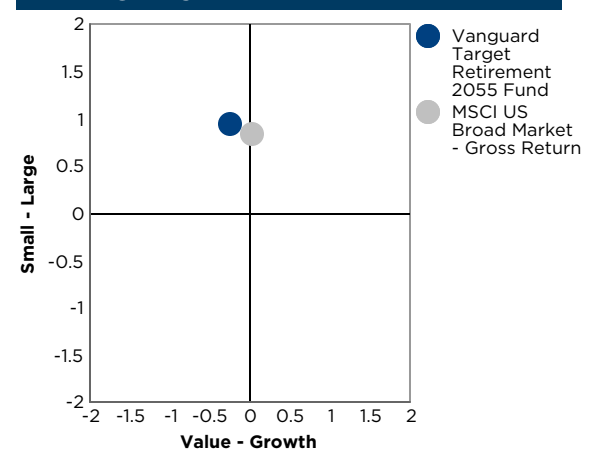
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.21	-	-0.18	-0.18	-	-0.09
Beta	0.85	-	0.45	0.84	-	0.43
R-Squared	97.77	-	93.80	97.37	-	92.54
Sharpe Ratio	0.32	0.49	0.23	0.39	0.55	0.34
Information Ratio	-1.06	-	-0.68	-1.05	-	-0.68
Standard Deviation	16.41	19.15	8.87	14.80	17.42	7.81
Up Capture	71.88	-	29.20	65.73	-	24.27
Down Capture	91.51	-	53.43	91.48	-	53.97

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

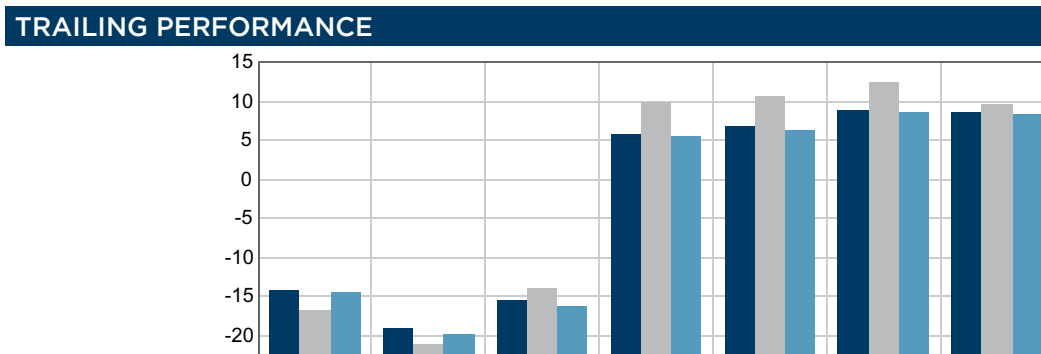
Vanguard Target Retirement 2060 Fund

Investment Strategy Summary

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

FUND INFORMATION	
Fund	VTTSX
Inception Date	1/19/2012
Fund Family	Vanguard Chester Funds
Fund Subadviser	--
Portfolio Manager(s)	William Coleman, Walter Nejman
Manager tenure (average)	9.3 years
Morningstar Category	Target-Date 2060
Benchmark Index	MSCI US Broad Market - Gross Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	
	191	152	1



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● VTTSX	-14.19	-19.07	-15.44	5.89	6.79	8.96	8.78
● Benchmark	-16.78	-21.15	-13.81	9.93	10.68	12.64	9.81
● Category Avg	-14.47	-19.79	-16.11	5.50	6.48	8.68	8.52
Category Percentile	-	-	29	35	43	1	-
Category Rank	-	-	64/221	67/191	65/152	0/1	-

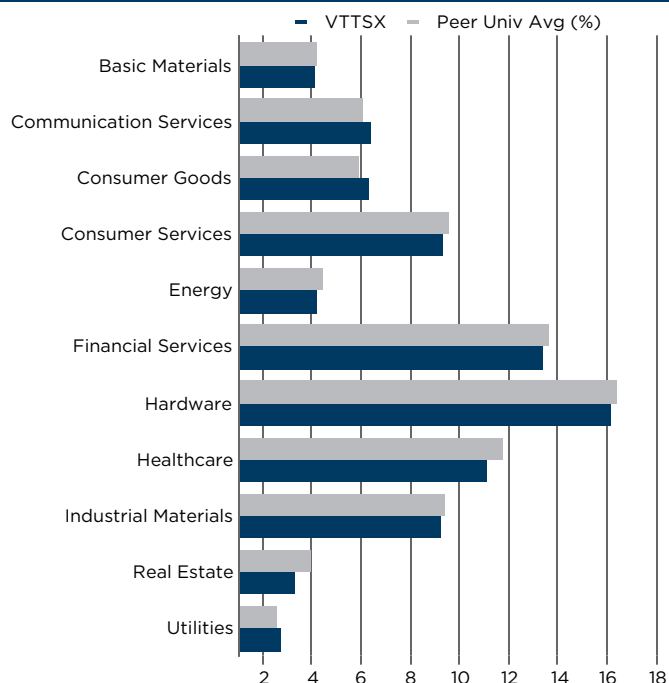
CALENDAR YEAR PERFORMANCE (%)										
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VTTSX	16.44	16.32	24.96	-7.87	21.36	8.84	-1.68	7.16	24.35	-
Benchmark	26.10	21.02	31.07	-5.28	21.21	12.67	0.57	12.66	33.62	16.44
Morningstar Category Avg	17.45	15.31	25.17	-8.51	21.21	7.90	-1.06	5.57	25.27	-
Morningstar Category Percentile	81	42	66	34	53	21	50	16	34	-
Morningstar Category Rank	168/208	108/257	143/216	68/201	85/160	22/106	119/238	25/156	44/130	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Vanguard Target Retirement 2060 Fund (continued)

FUND COMPOSITION



FUND STATISTICS

	VTTSX	Peer Univ Avg
Total number of Holdings	6	22
Total Assets (\$M)	13,874	642
P/E (12mo. trailing)	13.5	13.4
Price/Book	2.0	2.1
Market Cap (\$M)	58,208	56,183
Turnover (%) (most recent avail)	3	26
Earnings Growth Rate (12mo. trailing)	13%	18%

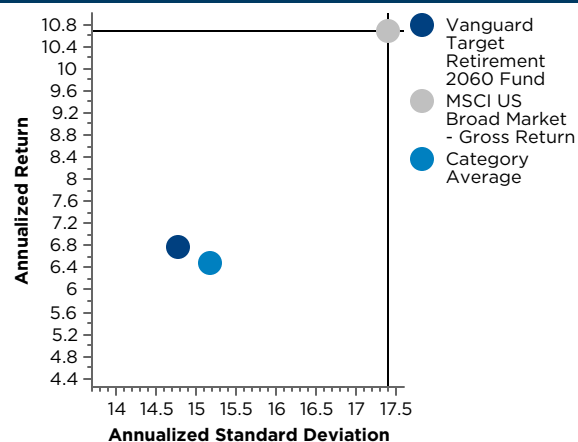
TOP HOLDINGS

	VTTSX
Vanguard Total Stock Mkt Idx Instl Pls	52.72
Vanguard Total Intl Stock Index Inv	35.81
Vanguard Total Bond Market II Idx Inv	6.95
Vanguard Total Intl Bd II Idx Insl	3.12
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
% of portfolio in Top 10	98.59

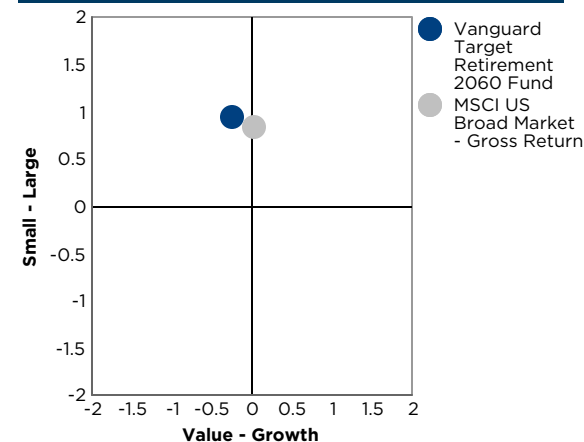
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.21	-	-0.25	-0.18	-	-0.22
Beta	0.85	-	0.87	0.84	-	0.86
R-Squared	97.76	-	97.57	97.36	-	97.34
Sharpe Ratio	0.32	0.49	0.29	0.39	0.55	0.36
Information Ratio	-1.05	-	-1.22	-1.05	-	-1.21
Standard Deviation	16.39	19.15	16.84	14.79	17.42	15.18
Up Capture	71.81	-	73.50	65.70	-	67.06
Down Capture	91.43	-	94.18	91.47	-	93.51

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

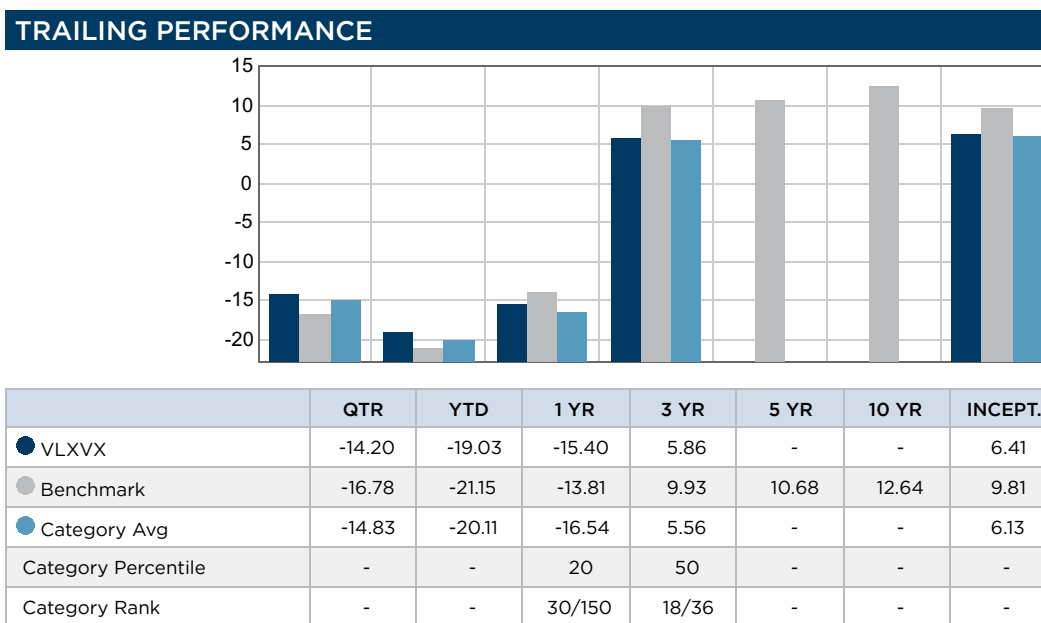
Vanguard Target Retirement 2065 Fund - Investor Shares

Investment Strategy Summary

The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2065 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

FUND INFORMATION	
Fund	VLXVX
Inception Date	7/12/2017
Fund Family	Vanguard Chester Funds
Fund Subadviser	--
Portfolio Manager(s)	William Coleman, Walter Nejman
Manager tenure (average)	4.9 years
Morningstar Category	Target-Date 2065+
Benchmark Index	MSCI US Broad Market - Gross Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★		
	36		

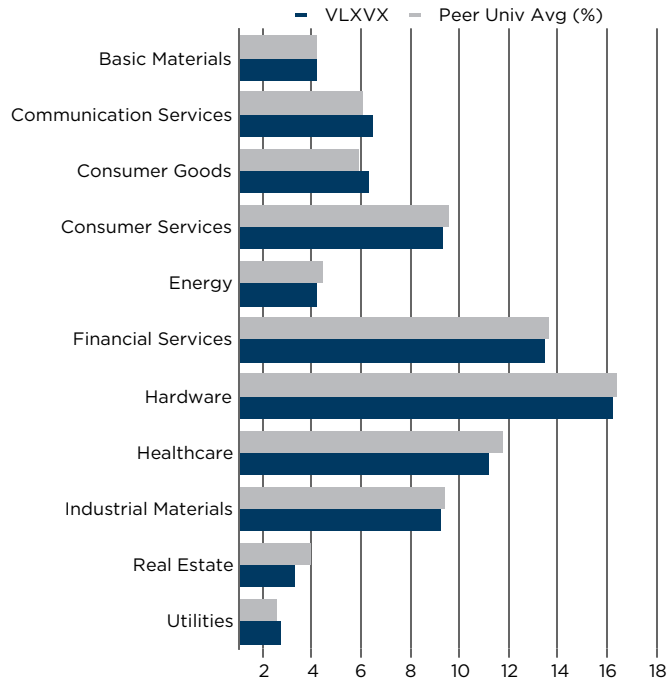


CALENDAR YEAR PERFORMANCE (%)										
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VLXVX	16.46	16.17	24.96	-7.95	-	-	-	-	-	-
Benchmark	26.10	21.02	31.07	-5.28	21.21	12.67	0.57	12.66	33.62	16.44
Morningstar Category Avg	17.49	15.46	26.33	-9.11	-	-	-	-	-	-
Morningstar Category Percentile	76	47	64	39	-	-	-	-	-	-
Morningstar Category Rank	102/134	121/257	138/216	78/201	-	-	-	-	-	-

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS. The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.

Vanguard Target Retirement 2065 Fund - Investor Shares (continued)

FUND COMPOSITION



FUND STATISTICS

	VLXVX	Peer Univ Avg
Total number of Holdings	6	22
Total Assets (\$M)	3,055	642
P/E (12mo. trailing)	13.5	13.4
Price/Book	2.0	2.1
Market Cap (\$M)	58,191	56,183
Turnover (%) (most recent avail)	2	26
Earnings Growth Rate (12mo. trailing)	13%	18%

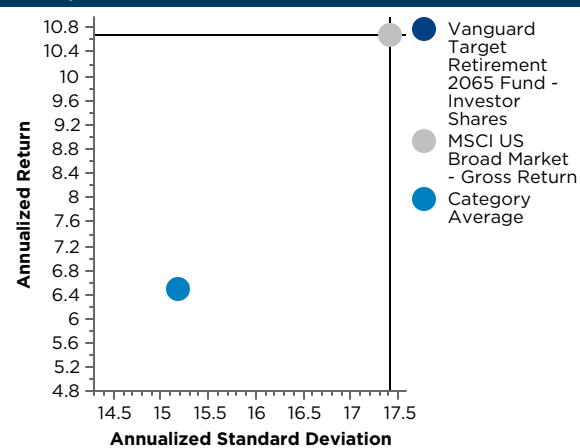
TOP HOLDINGS

	VLXVX
Vanguard Total Stock Mkt Idx Instl Pls	52.82
Vanguard Total Intl Stock Index Inv	35.91
Vanguard Total Bond Market II Idx Inv	6.69
Vanguard Total Intl Bd II Idx Insl	3.16
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
% of portfolio in Top 10	98.58

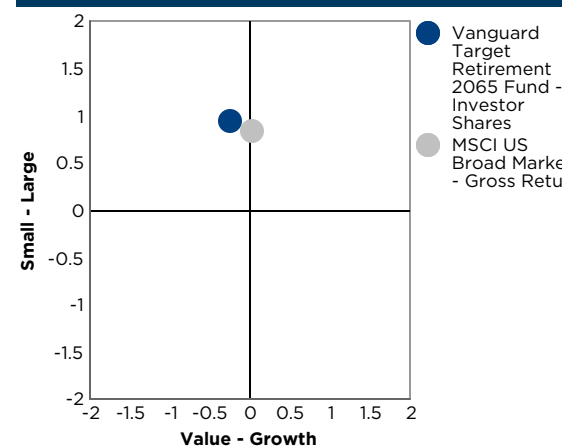
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.21	-	-0.25	-	-	-0.22
Beta	0.85	-	0.87	-	-	0.86
R-Squared	97.76	-	97.57	-	-	97.34
Sharpe Ratio	0.32	0.49	0.29	-	0.55	0.36
Information Ratio	-1.07	-	-1.22	-	-	-1.21
Standard Deviation	16.41	19.15	16.84	-	17.42	15.18
Up Capture	71.83	-	73.50	-	-	67.06
Down Capture	91.57	-	94.18	-	-	93.51

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



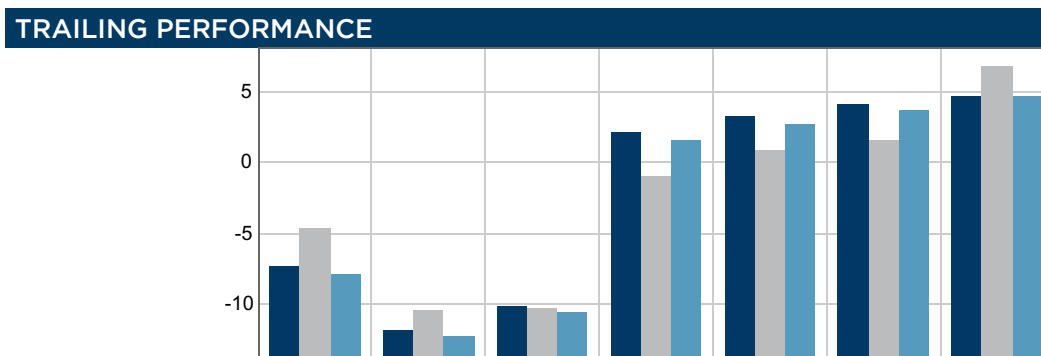
Vanguard Target Retirement Income Fund

Investment Strategy Summary

The investment seeks to provide current income and some capital appreciation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

FUND INFORMATION	
Fund	VTINX
Inception Date	10/27/2003
Fund Family	Vanguard Chester Funds
Fund Subadviser	--
Portfolio Manager(s)	William Coleman, Walter Nejman
Manager tenure (average)	9.3 years
Morningstar Category	Target-Date Retirement
Benchmark Index	Bloomberg US Aggregate

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	★★★
	147	126	78



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● VTINX	-7.37	-11.79	-10.14	2.09	3.34	4.12	4.73
● Benchmark	-4.69	-10.35	-10.29	-0.93	0.88	1.54	6.78
● Category Avg	-7.85	-12.17	-10.54	1.54	2.77	3.74	4.62
Category Percentile	-	-	47	33	30	36	-
Category Rank	-	-	78/166	49/147	38/126	28/78	-

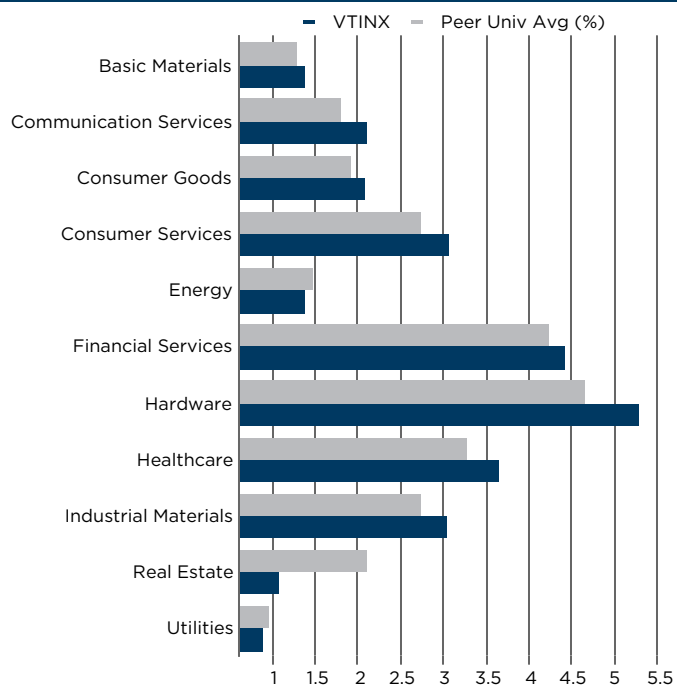
CALENDAR YEAR PERFORMANCE (%)										
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VTINX	5.25	10.02	13.16	-1.99	8.47	5.25	-0.17	5.54	5.87	8.23
Benchmark	-1.54	7.51	8.72	0.01	3.54	2.65	0.55	5.97	-2.02	4.21
Morningstar Category Avg	5.51	8.75	12.87	-3.17	8.71	5.17	-1.75	4.26	7.19	9.00
Morningstar Category Percentile	65	36	49	21	62	41	7	19	56	67
Morningstar Category Rank	109/167	60/168	90/183	39/187	108/175	70/171	12/172	52/272	164/293	188/281

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Vanguard Target Retirement Income Fund (continued)

FUND COMPOSITION



FUND STATISTICS

	VTINX	Peer Univ Avg
Total number of Holdings	6	44
Total Assets (\$M)	21,943	694
P/E (12mo. trailing)	13.5	13.1
Price/Book	2.0	2.0
Market Cap (\$M)	57,863	55,346
Turnover (%) (most recent avail)	17	36
Earnings Growth Rate (12mo. trailing)	13%	17%

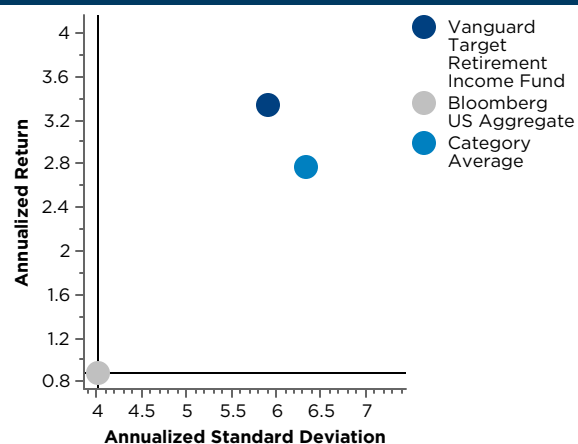
TOP HOLDINGS

	VTINX
Vanguard Total Bond Market II Idx Inv	36.70
Vanguard Total Stock Mkt Idx Instl Pls	17.16
Vanguard Shrt-Term Infl-Prot Sec Idx Adm	16.93
Vanguard Total Intl Bd II Idx Insl	16.09
Vanguard Total Intl Stock Index Inv	11.87
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
@NA	@NA
% of portfolio in Top 10	98.75

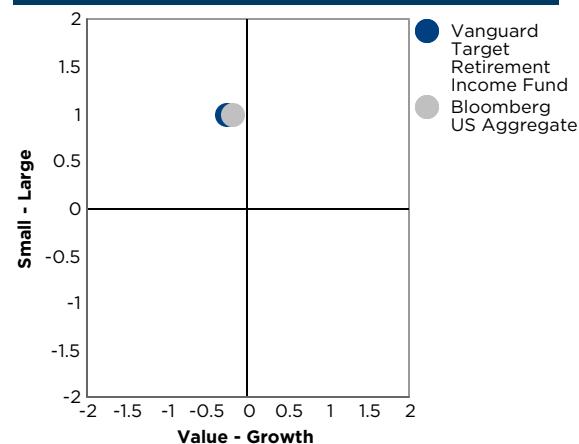
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.26	-	0.22	0.22	-	0.18
Beta	0.94	-	0.94	0.82	-	0.81
R-Squared	38.41	-	33.12	30.59	-	26.53
Sharpe Ratio	0.22	-0.34	0.13	0.38	-0.05	0.27
Information Ratio	0.57	-	0.41	0.50	-	0.35
Standard Deviation	6.79	4.49	7.31	5.90	4.01	6.33
Up Capture	134.48	-	132.05	119.54	-	115.48
Down Capture	80.30	-	86.59	71.87	-	78.90

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

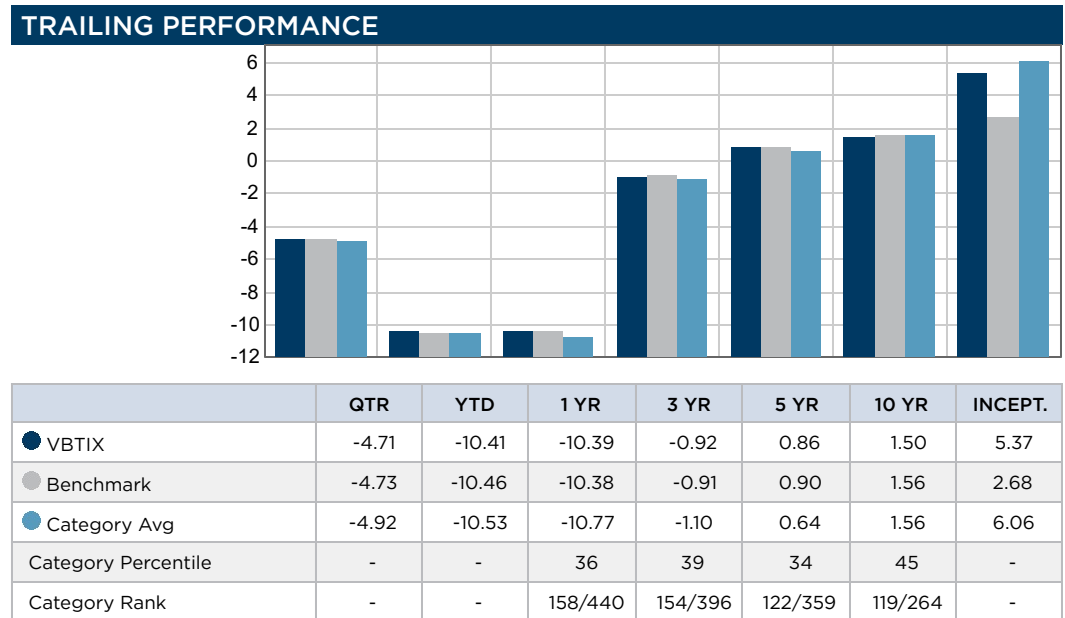
Vanguard Bond Index Fund Total Bond Mkt Index Fund Institutional Share

Investment Strategy Summary

The investment seeks to track the performance of the Bloomberg U.S. Aggregate Float Adjusted Index. This index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of the fund's investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

FUND INFORMATION	
Fund	VBTIX
Inception Date	9/18/1995
Fund Family	Vanguard Bond Index Funds
Fund Subadviser	--
Portfolio Manager(s)	Joshua Barrickman
Manager tenure (average)	9.3 years
Morningstar Category	Intermediate Core Bond
Benchmark Index	Bloomberg US Aggregate - Float Adjusted

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★	★★★	★★★
	396	359	264

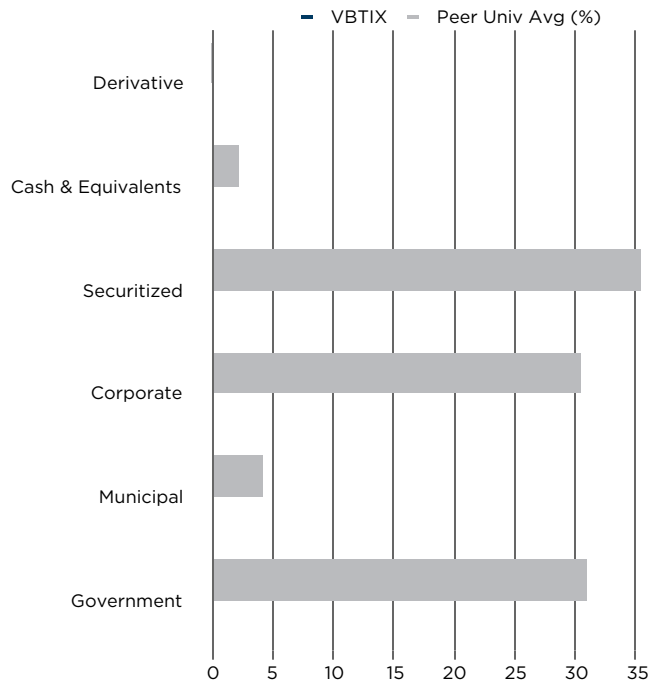


CALENDAR YEAR PERFORMANCE (%)										
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VBTIX	-1.65	7.74	8.73	-0.01	3.57	2.61	0.41	5.90	-2.14	4.18
Benchmark	-1.58	7.75	8.87	-0.08	3.63	2.75	0.44	5.85	-1.97	4.32
Morningstar Category Avg	-1.53	7.52	8.29	-0.52	3.76	3.24	-0.27	5.13	-1.38	6.85
Morningstar Category Percentile	50	45	33	30	55	62	28	30	67	82
Morningstar Category Rank	212/423	187/415	142/430	306/1019	542/986	611/985	292/1042	311/1038	723/1079	955/1165

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

Vanguard Bond Index Fund Total Bond Mkt Index Fund Institutional Share (continued)

FUND COMPOSITION



FUND STATISTICS

	VBTIX	Peer Univ Avg
Total number of Holdings	17203	1663
Total Assets (\$M)	42,873	10,715
Turnover (%) (most recent avail)	69	128

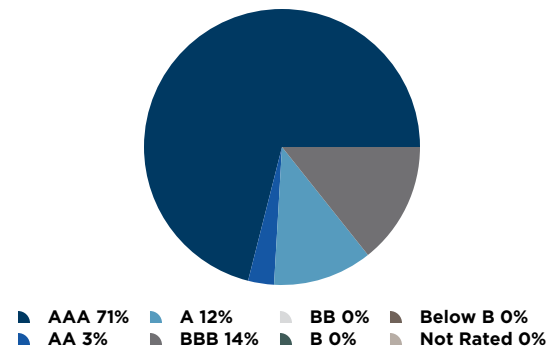
TOP HOLDINGS

	VBTIX
United States Treasury Notes	0.63
United States Treasury Notes	0.59
United States Treasury Notes	0.54
United States Treasury Notes	0.54
United States Treasury Notes	0.49
United States Treasury Notes	0.45
United States Treasury Notes	0.44
United States Treasury Notes	0.42
United States Treasury Notes	0.42
United States Treasury Notes	0.42
% of portfolio in Top 10	4.94

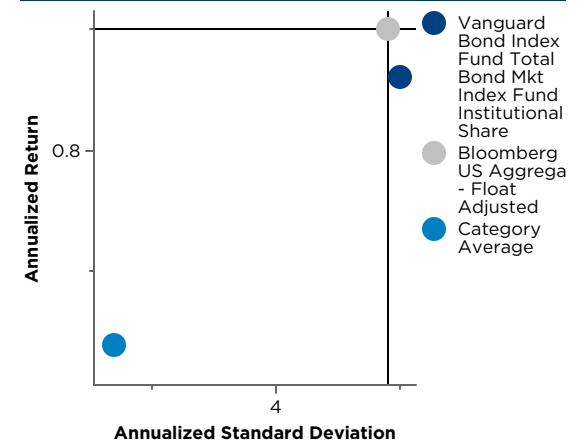
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.00	-	-0.02	-0.00	-	-0.02
Beta	1.01	-	0.95	1.00	-	0.93
R-Squared	99.68	-	96.47	99.61	-	96.47
Sharpe Ratio	-0.33	-0.33	-0.38	-0.06	-0.05	-0.12
Information Ratio	-0.05	-	-0.22	-0.16	-	-0.33
Standard Deviation	4.65	4.61	4.47	4.10	4.09	3.87
Up Capture	101.01	-	95.25	99.01	-	90.38
Down Capture	100.91	-	99.29	99.83	-	95.76

QUALITY DISTRIBUTION



RISK/RETURN CHART - 5 YEAR



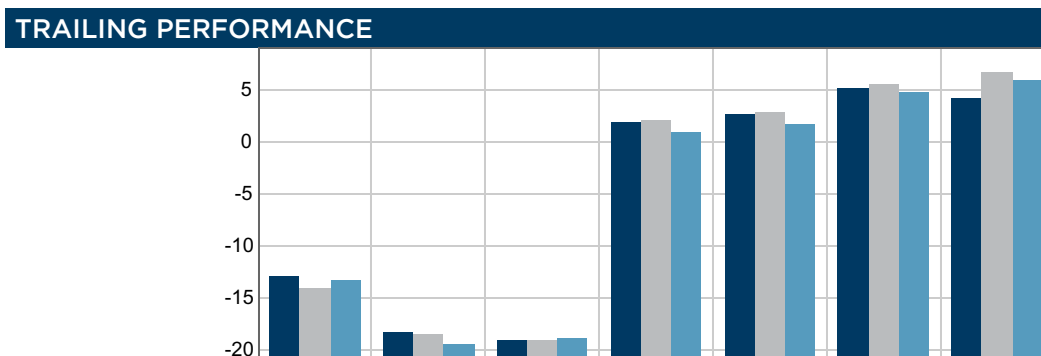
Vanguard Total Intl Stock Index I

Investment Strategy Summary

The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The manager employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index, a float-adjusted market-capitalization-weighted index designed to measure equity market performance of companies located in developed and emerging markets, excluding the United States. The fund invests all, or substantially all, of its assets in the common stocks included in its target index.

FUND INFORMATION	
Fund	VTSNX
Inception Date	11/29/2010
Fund Family	Vanguard Star Funds
Fund Subadviser	--
Portfolio Manager(s)	Michael Perre, Christine Franquin
Manager tenure (average)	9.2 years
Morningstar Category	Foreign Large Blend
Benchmark Index	FTSE Global All Cap x US - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★	★★★★	★★★	★★★
	699	607	414



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● VTSNX	-12.85	-18.15	-18.91	2.03	2.74	5.19	4.38
● Benchmark	-13.96	-18.47	-19.01	2.21	3.03	5.54	6.81
● Category Avg	-13.16	-19.27	-18.75	1.08	1.86	4.79	5.93
Category Percentile	-	-	53	34	30	46	-
Category Rank	-	-	400/754	238/699	182/607	190/414	-

CALENDAR YEAR PERFORMANCE (%)

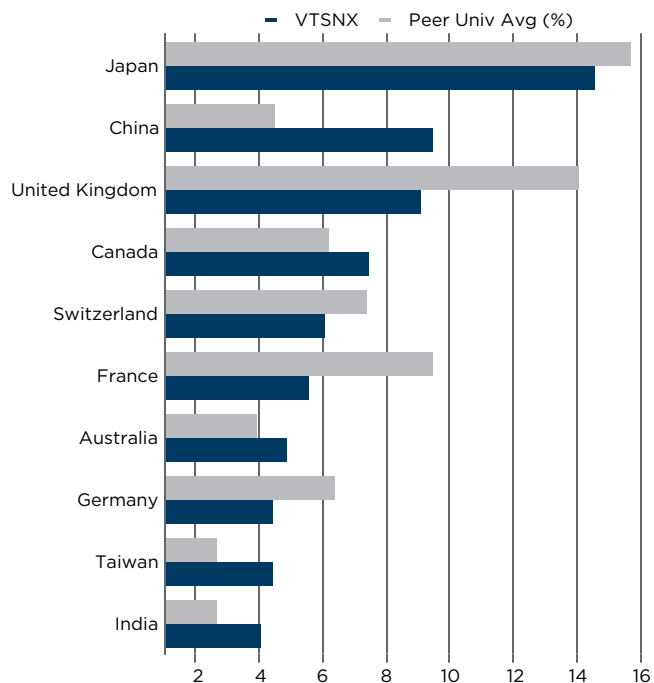
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VTSNX	8.68	11.28	21.56	-14.39	27.55	4.70	-4.24	-4.15	15.15	18.28
Benchmark	9.13	11.54	22.19	-14.36	27.77	5.04	-4.03	-3.12	15.90	17.92
Morningstar Category Avg	9.79	8.90	21.46	-14.59	25.42	0.67	-1.64	-5.16	19.29	18.31
Morningstar Category Percentile	68	30	51	50	23	12	79	33	83	48
Morningstar Category Rank	522/767	236/785	373/732	370/741	174/756	91/762	623/788	248/750	657/791	377/786

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

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Vanguard Total Intl Stock Index I (continued)

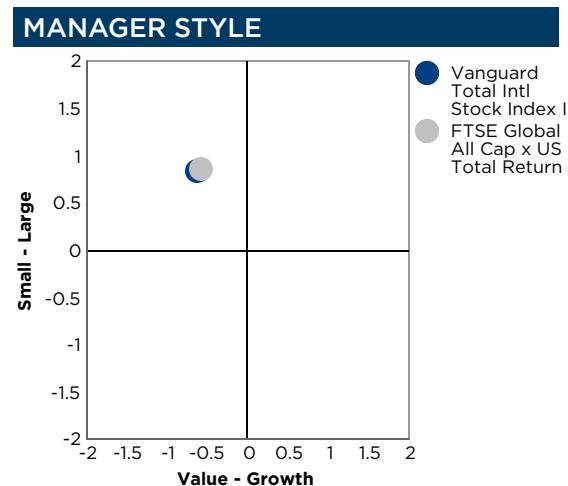
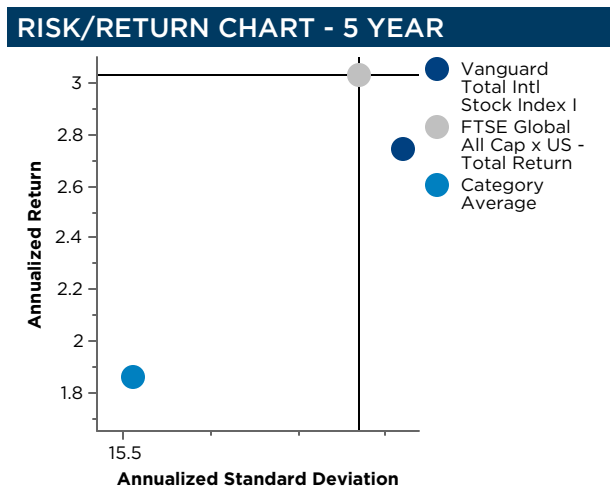
FUND COMPOSITION



FUND STATISTICS	VTSNX	Peer Univ Avg
Total number of Holdings	7864	512
Total Assets (\$M)	35,331	6,384
P/E (12mo. trailing)	11.1	11.8
Price/Book	1.4	1.6
Market Cap (\$M)	25,054	37,423
Turnover (%) (most recent avail)	3	32
Earnings Growth Rate (12mo. trailing)	9%	11%

TOP HOLDINGS	VTSNX
Taiwan Semiconductor Manufacturing Co Ltd	1.46
Nestle SA	1.22
Tencent Holdings Ltd	1.03
Roche Holding AG	0.89
Alibaba Group Holding Ltd Ordinary Shares	0.81
Samsung Electronics Co Ltd	0.79
AstraZeneca PLC	0.77
Shell PLC	0.74
Toyota Motor Corp	0.71
ASML Holding NV	0.68
% of portfolio in Top 10	9.10

RISK STATISTICS	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.01	-	-0.09	-0.02	-	-0.09
Beta	0.99	-	0.98	1.00	-	0.98
R-Squared	98.76	-	98.35	98.86	-	98.50
Sharpe Ratio	0.08	0.09	0.03	0.10	0.12	0.05
Information Ratio	-0.09	-	-0.50	-0.17	-	-0.61
Standard Deviation	17.56	17.58	17.37	15.82	15.77	15.51
Up Capture	99.15	-	94.72	98.48	-	91.22
Down Capture	100.08	-	100.57	100.23	-	99.75



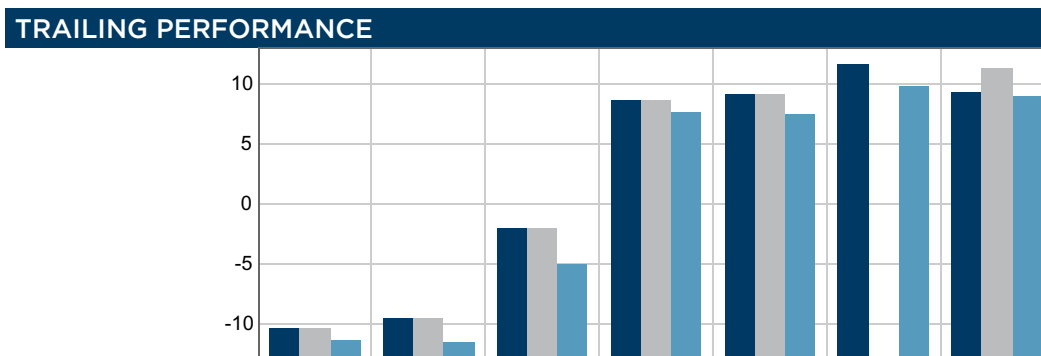
Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Vanguard Value Index Fd Admiral Shs

Investment Strategy Summary

The investment seeks to track the performance of the CRSP US Large Cap Value Index that measures the investment return of large-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Large Cap Value Index, a broadly diversified index predominantly made up of value stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

FUND INFORMATION	
Fund	VVIAX
Inception Date	11/13/2000
Fund Family	Vanguard Index Funds
Fund Subadviser	--
Portfolio Manager(s)	Gerard O'Reilly, Walter Nejman
Manager tenure (average)	16.8 years
Morningstar Category	Large Value
Benchmark Index	CRSP US Large Value - Total Return



MORNINGSTAR RATING & FUNDS PER CATEGORY

Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★	★★★★	★★★★★
	1145	1077	779

	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
VVIAX	-10.29	-9.40	-1.90	8.67	9.22	11.77	9.45
Benchmark	-10.27	-9.37	-1.85	8.68	9.23	-	11.47
Category Avg	-11.25	-11.43	-4.97	7.72	7.57	9.96	9.06
Category Percentile	-	-	26	36	24	12	-
Category Rank	-	-	316/1217	412/1145	258/1077	93/779	-

CALENDAR YEAR PERFORMANCE (%)

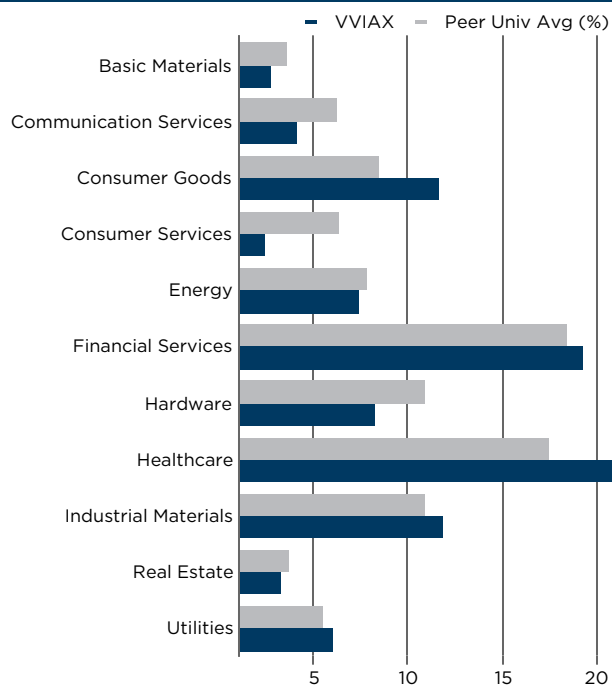
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VVIAX	26.49	2.29	25.82	-5.43	17.13	16.86	-0.86	13.18	33.05	15.18
Benchmark	26.51	2.26	25.85	-5.40	17.16	16.93	-0.86	13.29	33.34	-
Morningstar Category Avg	26.08	2.68	24.99	-8.60	16.07	14.59	-4.08	10.15	31.15	14.55
Morningstar Category Percentile	44	53	44	19	37	27	15	12	34	45
Morningstar Category Rank	531/1207	636/1200	532/1209	236/1244	466/1260	342/1268	207/1378	155/1290	412/1213	544/1208

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

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Vanguard Value Index Fd Admiral Shs (continued)

FUND COMPOSITION



FUND STATISTICS

	VVIAX	Peer Univ Avg
Total number of Holdings	346	122
Total Assets (\$M)	29,752	5,307
P/E (12mo. trailing)	13.0	12.4
Price/Book	2.2	2.2
Market Cap (\$M)	97,572	75,757
Turnover (%) (most recent avail)	9	36
Earnings Growth Rate (12mo. trailing)	23%	14%

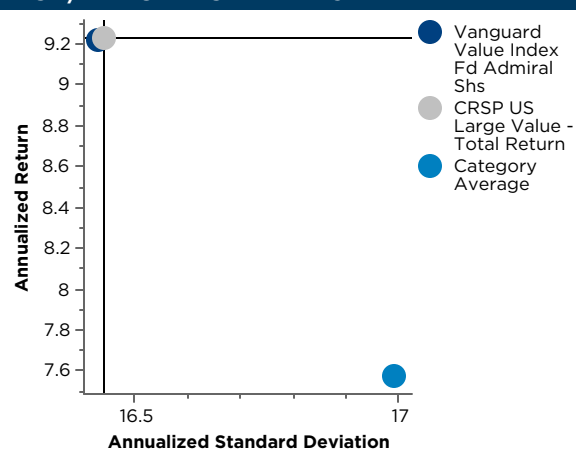
TOP HOLDINGS

	VVIAX
UnitedHealth Group Inc	2.99
Berkshire Hathaway Inc Class B	2.93
Johnson & Johnson	2.90
Exxon Mobil Corp	2.24
Procter & Gamble Co	2.14
JPMorgan Chase & Co	2.06
Pfizer Inc	1.83
Eli Lilly and Co	1.72
AbbVie Inc	1.68
Chevron Corp	1.59
% of portfolio in Top 10	22.09

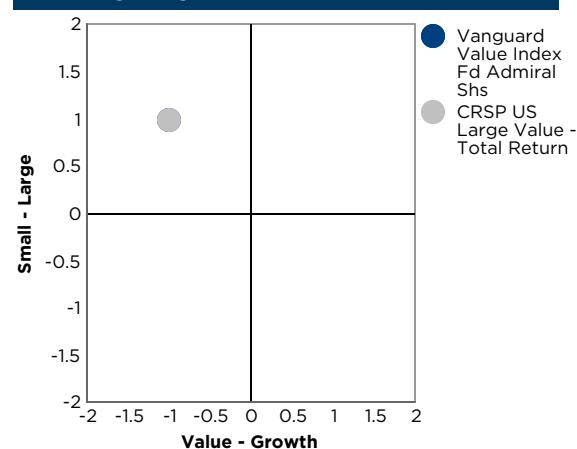
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	-0.00	-	-0.09	-0.00	-	-0.14
Beta	1.00	-	1.04	1.00	-	1.03
R-Squared	100.00	-	99.10	100.00	-	99.00
Sharpe Ratio	0.45	0.45	0.38	0.49	0.50	0.38
Information Ratio	-0.28	-	-0.50	-0.35	-	-0.94
Standard Deviation	18.08	18.09	18.85	16.43	16.44	16.99
Up Capture	99.92	-	98.40	99.97	-	94.22
Down Capture	99.98	-	102.04	100.04	-	102.20

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



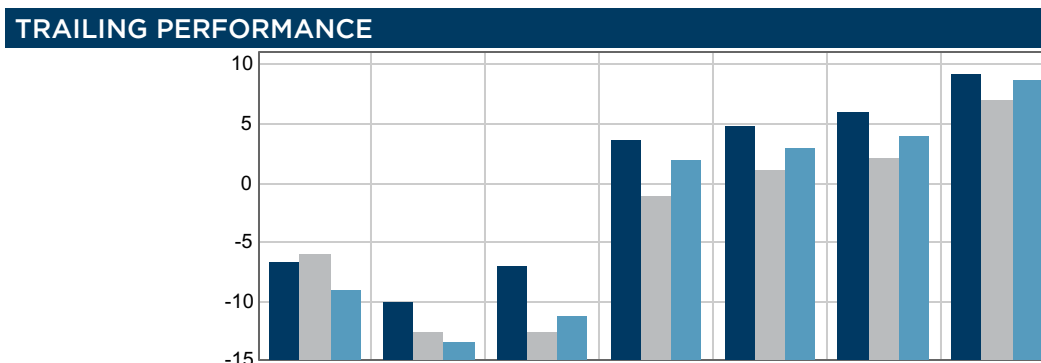
Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Vanguard Wellesley Income Fund Admiral Shares

Investment Strategy Summary

The investment seeks to provide long-term growth of income and a high and sustainable level of current income, along with moderate long-term capital appreciation. The fund invests approximately 60% to 65% of its assets in investment-grade fixed income securities, including corporate, U.S. Treasury, and government agency bonds, as well as mortgage-backed securities. The remaining 35% to 40% of fund assets are invested in common stocks of companies that have a history of above-average dividends or expectations of increasing dividends.

FUND INFORMATION	
Fund	VWIAX
Inception Date	5/14/2001
Fund Family	Vanguard Wellesley Income Fund
Fund Subadviser	--
Portfolio Manager(s)	Loren Moran, Matthew Hand
Manager tenure (average)	3.0 years
Morningstar Category	Allocation--30% to 50% Equity
Benchmark Index	Bloomberg US Credit (A+)



MORNINGSTAR RATING & FUNDS PER CATEGORY

Overall	3 YRS	5 YRS	10 YRS
★★★★★	★★★★★	★★★★★	★★★★★
	427	391	281

	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● VWIAX	-6.66	-10.00	-7.02	3.74	4.90	6.05	9.22
● Benchmark	-6.00	-12.60	-12.55	-0.99	1.07	2.15	6.99
● Category Avg	-9.02	-13.32	-11.28	2.04	3.01	3.96	8.78
Category Percentile	-	-	5	10	5	9	-
Category Rank	-	-	23/465	43/427	20/391	25/281	-

CALENDAR YEAR PERFORMANCE (%)

	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VWIAX	8.57	8.54	16.47	-2.49	10.26	8.16	1.35	8.15	9.27	10.10
Benchmark	-1.68	9.42	11.53	-1.45	5.18	3.94	0.69	6.98	-1.99	8.21
Morningstar Category Avg	8.40	8.23	14.79	-4.97	9.63	6.72	-2.37	3.90	7.07	9.22
Morningstar Category Percentile	36	58	24	9	48	23	1	6	31	43
Morningstar Category Rank	181/503	318/549	135/562	49/541	249/518	118/515	8/848	43/724	224/722	307/715

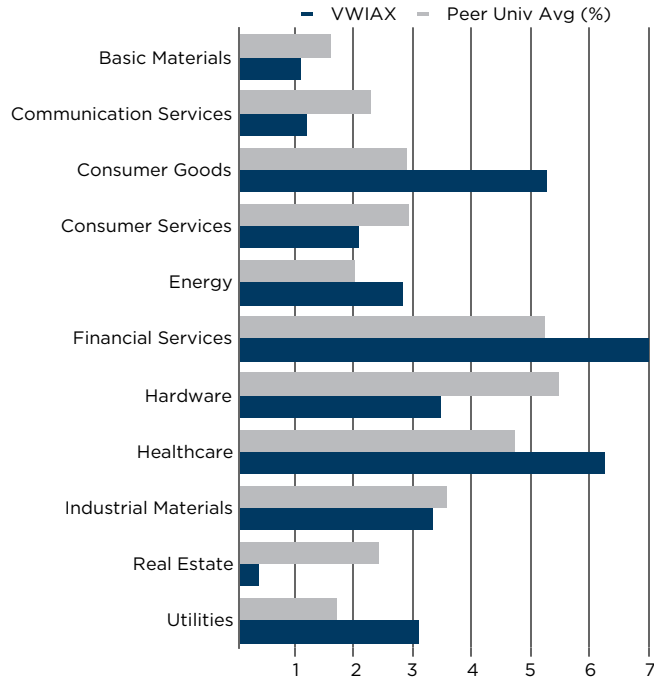
PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Vanguard Wellesley Income Fund Admiral Shares

(continued)

FUND COMPOSITION



FUND STATISTICS

	VWIAX	Peer Univ Avg
Total number of Holdings	1448	387
Total Assets (\$M)	48,625	1,885
P/E (12mo. trailing)	12.9	13.6
Price/Book	2.4	2.2
Market Cap (\$M)	103,049	63,089
Turnover (%) (most recent avail)	26	34
Earnings Growth Rate (12mo. trailing)	20%	16%

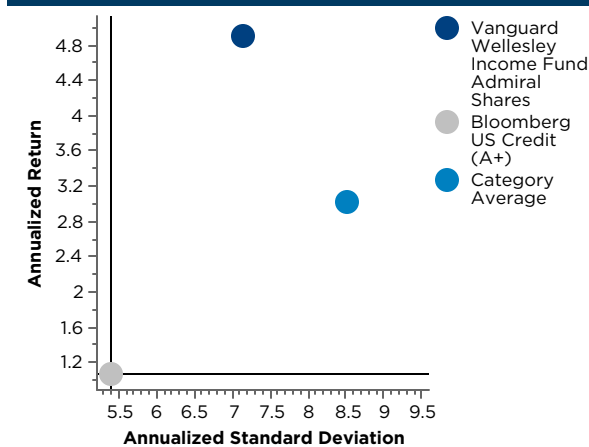
TOP HOLDINGS

	VWIAX
United States Treasury Bonds	1.69
Johnson & Johnson	1.40
Procter & Gamble Co	1.28
JPMorgan Chase & Co	1.28
Cisco Systems Inc	1.20
Pfizer Inc	1.12
The Home Depot Inc	1.07
ConocoPhillips	1.06
Chubb Ltd	1.05
MetLife Inc	1.02
% of portfolio in Top 10	12.17

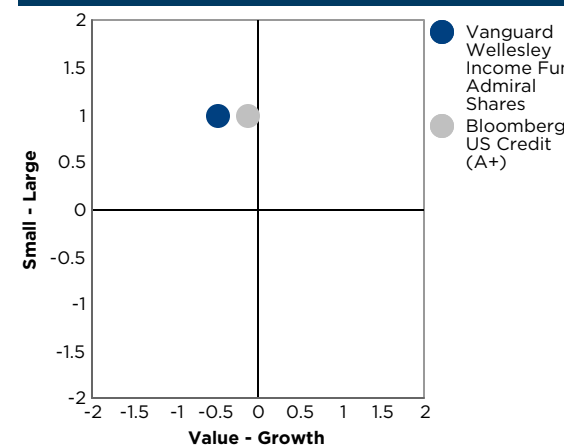
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.40	-	0.28	0.33	-	0.19
Beta	0.94	-	1.00	0.90	-	0.93
R-Squared	52.66	-	41.85	46.35	-	34.54
Sharpe Ratio	0.38	-0.25	0.15	0.54	-0.00	0.23
Information Ratio	0.83	-	0.40	0.73	-	0.28
Standard Deviation	8.22	6.33	9.83	7.13	5.40	8.52
Up Capture	116.85	-	109.50	117.62	-	99.79
Down Capture	64.54	-	76.62	63.87	-	74.13

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



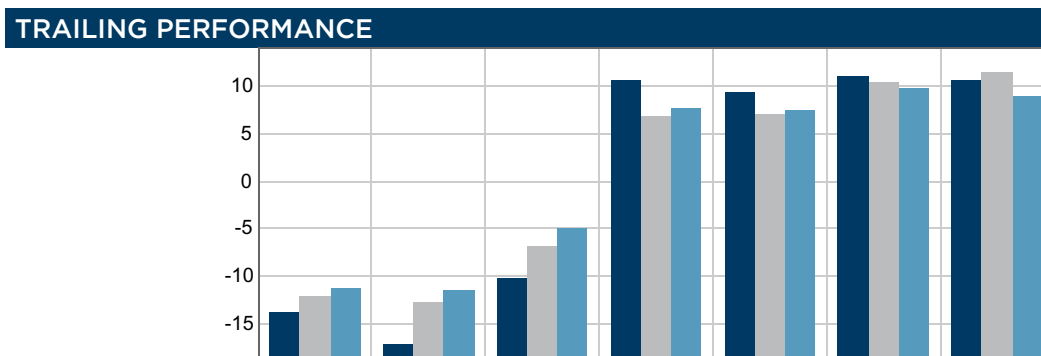
Vanguard Windsor II Fund Admiral Shares

Investment Strategy Summary

The investment seeks to provide long-term capital appreciation and income. The fund invests mainly in large- and mid-capitalization companies whose stocks are considered by an advisor to be undervalued. Undervalued stocks are generally those that are out of favor with investors and that the advisor believes are trading at prices that are below average in relation to measures such as earnings and book value. These stocks often have above-average dividend yields. It uses multiple investment advisors.

FUND INFORMATION	
Fund	VWNAX
Inception Date	5/14/2001
Fund Family	Vanguard Windsor Funds
Fund Subadviser	--
Portfolio Manager(s)	George Davis, Andrew Lacey, Lewis Sanders, et al.
Manager tenure (average)	7.9 years
Morningstar Category	Large Value
Benchmark Index	Russell 1000 Value - Total Return

MORNINGSTAR RATING & FUNDS PER CATEGORY			
Overall	3 YRS	5 YRS	10 YRS
★★★★	★★★★	★★★★	★★★★
	1145	1077	779



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	INCEPT.
● VWNAX	-13.87	-17.13	-10.13	10.81	9.43	11.22	10.62
● Benchmark	-12.21	-12.86	-6.82	6.87	7.17	10.50	11.57
● Category Avg	-11.25	-11.43	-4.97	7.72	7.57	9.96	9.06
Category Percentile	-	-	88	10	19	22	-
Category Rank	-	-	1071/1217	114/1145	205/1077	171/779	-

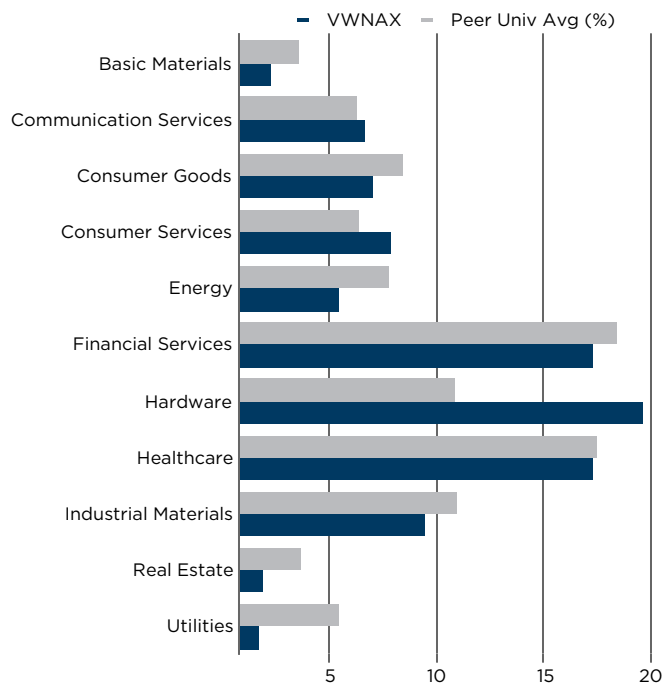
CALENDAR YEAR PERFORMANCE (%)										
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
VWNAX	29.08	14.53	29.16	-8.53	16.89	13.49	-3.14	11.26	30.80	16.80
Benchmark	25.16	2.80	26.54	-8.27	13.66	17.34	-3.83	13.45	32.53	17.51
Morningstar Category Avg	26.08	2.68	24.99	-8.60	16.07	14.59	-4.08	10.15	31.15	14.55
Morningstar Category Percentile	23	4	13	48	35	62	40	39	58	25
Morningstar Category Rank	278/1207	48/1200	157/1209	597/1244	441/1260	786/1268	551/1378	503/1290	704/1213	302/1208

PERFORMANCE SHOWN REPRESENTS PAST PERFORMANCE AND DOES NOT GUARANTEE FUTURE RESULTS.

The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month, contact Nationwide Financial at 1-877-677-3678.

Vanguard Windsor II Fund Admiral Shares (continued)

FUND COMPOSITION



FUND STATISTICS

	VWNAX	Peer Univ Avg
Total number of Holdings	182	122
Total Assets (\$M)	38,883	5,307
P/E (12mo. trailing)	13.6	12.4
Price/Book	2.2	2.2
Market Cap (\$M)	110,875	75,757
Turnover (%) (most recent avail)	10	36
Earnings Growth Rate (12mo. trailing)	25%	14%

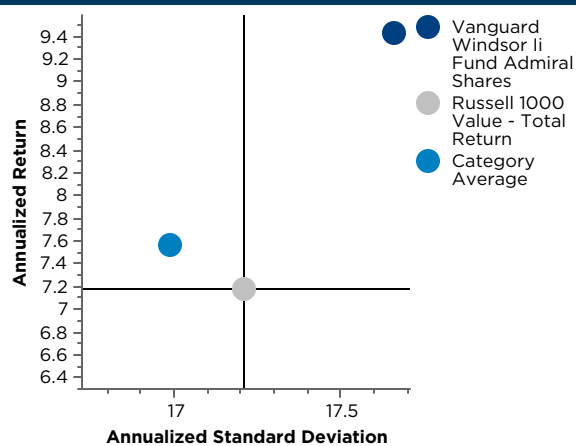
TOP HOLDINGS

	VWNAX
Microsoft Corp	5.10
Alphabet Inc Class A	3.07
Medtronic PLC	2.30
Johnson & Johnson	1.71
Amazon.com Inc	1.61
UnitedHealth Group Inc	1.60
Procter & Gamble Co	1.53
Anthem Inc	1.52
Citigroup Inc	1.42
Wells Fargo & Co	1.39
% of portfolio in Top 10	21.25

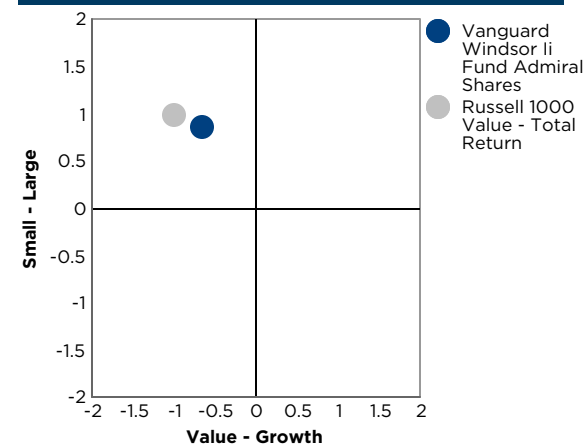
RISK STATISTICS

	3 YRS			5 YRS		
	FUND	BENCH	CAT	FUND	BENCH	CAT
Alpha	0.31	-	0.07	0.17	-	0.04
Beta	1.00	-	0.98	1.01	-	0.98
R-Squared	97.45	-	99.57	97.34	-	99.55
Sharpe Ratio	0.52	0.33	0.38	0.47	0.35	0.38
Information Ratio	1.27	-	0.66	0.78	-	0.35
Standard Deviation	19.46	19.18	18.85	17.66	17.21	16.99
Up Capture	110.91	-	98.84	112.13	-	99.11
Down Capture	94.81	-	96.71	98.77	-	98.40

RISK/RETURN CHART - 5 YEAR



MANAGER STYLE



Source: FactSet and Morningstar. All data is as of 06/30/2022 unless otherwise noted. For more information on the terms used on these pages, please see the end of this presentation.

Glossary

Alpha: A measure of performance on a risk-adjusted basis. Alpha takes the volatility (price risk) of a mutual fund and compares its risk-adjusted performance to a benchmark index. The excess return of the fund relative to the return of the benchmark index is a fund's alpha.

Beta: A measure of a fund's sensitivity to market movements. A portfolio with a beta greater than one is more volatile than the market, and a portfolio with a beta less than one is less volatile than the market.

Information Ratio: A ratio of portfolio returns above the returns of a benchmark index to the volatility of those returns. The information ratio (IR) measures a portfolio manager's ability to generate excess returns relative to a benchmark, but also attempts to identify the consistency of the investor. This ratio will identify if a manager has beaten the benchmark by a lot in a few months or a little every month. The higher the IR the more consistent a manager is and consistency is an ideal trait.

Market Cap (\$M): Indicates the overall "size" of a stock fund's portfolio by averaging the geometric mean of the market capitalization for all of the stocks it owns. It is calculated by raising the market capitalization of each stock to a power equal to that stock's stake in the portfolio. The resulting numbers are multiplied together to produce the geometric mean of the market caps of the stocks in the portfolio, which is reported as average market capitalization expressed in millions of U.S. Dollars.

Price/Book Ratio: The price of a share of stock divided by book value per share.

Price/Earnings Ratio: The price of a share of stock divided by earnings per share.

R-Squared: A measure that indicates the percentage of a fund's movements that can be explained by movements in its benchmark index. An R-squared of 100 indicates that all movements of a fund can be explained by movements in the index, and a low R-squared indicates that very few of the fund's movements can be explained by movements in its benchmark index.

Sharpe Ratio: A ratio developed to measure risk-adjusted performance. The Sharpe ratio is calculated by subtracting the risk-free rate – such as that of the 3-month U.S. Treasury bond – from the rate of return for a portfolio and dividing the result by the standard deviation of the portfolio returns.

Standard Deviation: A statistical measure of the volatility of the fund's returns.

Turnover: A measure of the trading activity in a fund's investment portfolio; in essence, how often securities are bought and sold by a fund. A turnover ratio of 100% means that on average, all of a fund's portfolio holdings are bought and sold once a year.

Up/Down Market Capture: A statistical measure of a fund's overall performance in up- or down-markets relative to an index during periods when the market is up (Up Market Capture) or down (Down Market Capture). The ratio is calculated by dividing the manager's returns by the returns of the index during the up- or down-market, and multiplying that factor by 100.

A Word about Morningstar Ratings

Morningstar rates investments from one to five stars based on how well they've performed (excluding the effects of sales charges and loads) in comparison to similar investments. Within each Morningstar Category, the top 10% of investments 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. Investments are rated for up to three time periods – 3, 5, and 10 years, and these ratings are combined to produce an overall rating. Investments with less than three years of history are not rated. Ratings are objective, based entirely on a mathematical evaluation of past performance. They're a useful tool for identifying investments worthy of further research, but shouldn't be considered buy or sell recommendations.

Keep in mind that the rating is based solely on historical performance, and a highly rated offering may no longer have the portfolio manager responsible for that performance. Or – conversely – a lower-rated or non-rated offering might now employ a manager who produced excellent results with other managed investment products. Also, because ratings are based on performance within specific categories, it's important to note that not all five-star offerings are equal or even interchangeable. A five-star sector fund, for example, might have the best risk-adjusted return within its specific category, but it is probably far riskier than a highly rated diversified offering. 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.