

Get a Clear Plan for Your Future!

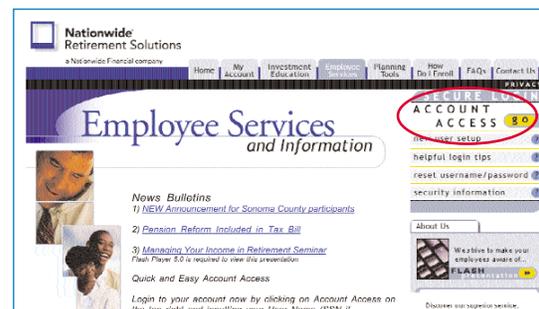
You now have free access to Morningstar® ClearFuture®, an educational tool to help you plan for a successful retirement. Here's how to get started...

MORNINGSTAR® ClearFuture™

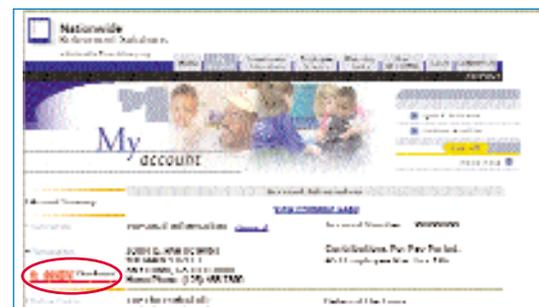
- 1 Log on to your plan's Web site.
If you're not sure of your plan's Web site, log on to www.NRSFORU.com.
Click on the **Employee** button.



- 2 Click on **Account Access**.
Enter your User Name and Password to log on to your account.



- 3 Click on **Morningstar ClearFuture** to access ClearFuture's Research Lab, Learning Station and Planning Center.



- 4 Click the **Start >>** button and you'll be on your way to Morningstar ClearFuture!

It's that easy—no additional logon or password information needed.



Please see other side for more information on Morningstar ClearFuture and Direct Access. ●●●●●●▶

Your first step to a ClearFuture

To ensure your session with Morningstar® ClearFuture® is useful right away, complete this checklist before logging on.

ClearFuture Checklist ✓

Step 1 Complete Plan information today.

- Your plan's web address _____
- Your User Name _____
- Your Password _____
- Your most recent deferred compensation account statement
- Your employer's Entity Number _____
(found on the account statement)
- Your Salary _____ Spouse's Salary _____
- Establish your web account _____

Contact Direct Access at **1-877-677-3678** to help you set up your web account.

Step 2 Request Social Security information today.

Your most recent Social Security Benefits Form. You may request it via www.irs.gov. Allow 6-8 weeks to arrive by mail.

- Your Request Date _____ Spouse's Request Date _____
- Your Received Date _____ Spouse's Received Date _____

Step 3 Complete when you're ready to use ClearFuture.

Your most recent account statements from each of the following, if applicable:

- Your 401(k) Spouse's 401(k)
- Your 403(b) Spouse's 403(b)
- Your IRA Spouse's IRA
- Your Broker Spouse's Broker
- Your Pension Spouse's Pension
- Other Spouse's Other

Information about each of the following, if applicable:

- Monthly mortgage or rent payment \$ _____
- Monthly car payment \$ _____
- Home equity loan balance \$ _____
- Total of all outstanding credit card balances \$ _____
- Total of all other loan balances \$ _____

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NOTE: The above is sensitive information. Please keep all IDs, passwords and account information in a safe place. We maintain physical, electronic and procedural safeguards to ensure your personal information is treated responsibly and in accordance with our privacy policy.

Call a Rep on Call when you need assistance

In addition to your local Retirement Specialists, you have access to two Reps on Call when you need Direct Access to assist with your account. We are available outside of normal business hours.

When you need assistance with:

- Increasing deferrals
- Allocating your assets
- Achieving diversification goals
- Logging onto our Web site or accessing its resources

Call your Nationwide®

DIRECT ACCESS

Rep on Call,

Toll-free at:

1-800-598-4457

Monday through Friday 7 a.m. to 6 p.m. MT

www.maricopadc.com



Nationwide
Retirement Solutions

a Nationwide Financial company

Retirement Education for Life®

Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice.

Morningstar ClearFuture is offered by and is the property of Morningstar Associates, LLC, a registered investment adviser and subsidiary of Morningstar, Inc.

ClearFuture is available to participants in Nationwide Retirement Solutions-administered deferred compensation plans through a special arrangement with Morningstar.

Securities offered through Nationwide Investment Services Corporation, member NASD. In Michigan only: Nationwide Investment Svcs. Corporation.

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