

Entity: 0037951
October 1, 2009 - December 31, 2009

TRISH COLLIER
WAYNE CO EMPLOYEES RETIREMENT
28 W. ADAMS, SUITE 1900
DETROIT MI 48226-2962

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

Questions? Contact Us!

CUSTOMER SERVICE: (877)677-3678
(ESPAÑOL): (800)649-9494
TDD: (800)848-0833
Website: www.waynecountydc.com
Write us at: NATIONWIDE RETIREMENT SOLUTIONS
PO BOX 182797
COLUMBUS OH 43218-2797

Nationwide Investment Services Corporation, member FINRA, In Michigan Only:
Nationwide Investment Svcs. Corporation

Account Value Summary

| | |
|-------------------------------------|-------------------------|
| | <u>457(b) Plan</u> |
| Contributions/Transfers In* | \$94,305,547.66 |
| Gain(Loss)/Interest | \$52,853,148.94 |
| Withdrawals/Transfers Out | -\$45,840,653.16 |
| Charges/Fees | -\$53,746.92 |
| Balance as of 12-31-09 | \$101,264,296.52 |
| Self Directed Option balance | \$105,375.40 |

* Includes employee and employer contributions, and transfers into the plan.
The amount shown in Charges/Fees is the total amount of charges or credits since you have joined the plan.

Investment Option Summary - October 1, 2009 to December 31, 2009

Unit Value is as of 12/31/2009

457(b) Plan

| <u>Investment Option</u> | <u>Unit Value</u> | <u>Units</u> |
|----------------------------|-------------------|----------------|
| AIM STIC Treas Port IC | 1.7993 | 244,305.7524 |
| AmCent SmCap Val Inv | 2.0518 | 455,991.9926 |
| AmCent Val Inv | 1.7939 | 862,085.6426 |
| AmFds Bd Fd Am A | 4.0509 | 113,819.7969 |
| AmFds Invmt Co Am A | 4.1781 | 285,766.3267 |
| Brwn Cap Sm Co Inst | 2.2108 | 877,891.7654 |
| Fed US GovtSec 2 5 Yr Inst | 2.4091 | 1,129,421.3625 |
| Fid Contra | 4.3535 | 2,534,869.4659 |
| Fid Eq Inc | 9.9815 | 380,598.9203 |
| Fid OTC | 3.6571 | 444,694.7509 |
| Fid Puritan | 2.8747 | 370,570.5130 |
| Franklin Utilities Fund A | 1.9970 | 448,751.9866 |
| JPM MidCap Value A | 1.3138 | 813,744.0429 |
| Mrly StbValRtrmt NACODCVA | 1.5367 | 57,474.9269 |
| NW BD INDX A | 1.5143 | 91,343.2633 |
| NW Dest 2015 Inst Svc | 0.9027 | 151,607.1722 |
| NW Dest 2020 Inst Svc | 0.8964 | 86,544.2753 |
| NW Dest 2025 Inst Svc | 0.8872 | 8,387.0194 |
| NW Dest 2030 Inst Svc | 0.8660 | 5,129.3993 |
| NW Dest 2035 Inst Svc | 0.8511 | 11,861.4620 |
| NW Dest 2040 Inst Svc | 0.8332 | 11,689.0876 |
| NW Dest 2050 Inst Svc | 0.8366 | 81.8871 |
| NW FUND D | 26.0171 | 39,407.2365 |
| NW INTL INDX A | 1.3216 | 1,635,803.8358 |
| NW INV DEST AGGR SC | 1.2703 | 1,076,435.5068 |
| NW INV DEST CNSRV SC | 1.3456 | 162,068.9126 |
| NW INV DEST MOD AGGR SC | 1.3113 | 1,512,805.8093 |

Statement Details

Investment Option Summary (continued)

| | | |
|----------------------------|--------|----------------|
| NW INV DEST MOD CNSRV SC | 1.3527 | 212,489.0031 |
| NW INV DEST MOD SC | 1.3238 | 1,334,741.9611 |
| NW Inter Val Inst Svc | 0.6822 | 1,421,189.9568 |
| NW LgCap Gr | 0.8455 | 2,738,713.3485 |
| NW MDCAP MKT INDX A | 1.4320 | 803,890.1317 |
| NW MNY MKT PRIME | 4.2729 | 634,433.0304 |
| NW Rtrmt Inc Inst Svc | 0.9849 | 23,088.4378 |
| NW S&P 500 Indc ISC | 1.1393 | 1,618,623.2305 |
| NW SMCAP INDX A | 1.3045 | 332,926.6624 |
| Neu Ber Genesis Fd TC | 1.9322 | 1,143,406.6824 |
| NeuBer Soc Resp Inv | 1.1659 | 230,359.4823 |
| Opp Glbl A | 2.4658 | 764,134.4534 |
| PIMCO Hi Yld Admn | 1.6298 | 1,174,356.2851 |
| PIMCO Ttl Rtn A | 1.7561 | 794,957.5388 |
| Prfrmnc Strat Divd A | 0.9231 | 98,469.4922 |
| T Rowe Pr Mid Cap Gr Fd AC | 1.9854 | 1,488,050.9526 |
| T. Rowe Pr Grn Stk Fnd | 0.9290 | 2,505,028.3672 |
| VK MSIF US RealEst P | 1.9264 | 245,584.0385 |
| VanKamp Growth & Inc Fd A | 1.3736 | 573,339.6233 |
| Wayne County Fixed Account | | |

Account Values by Fund - October 1, 2009 to December 31, 2009

| | Beginning Balance | Contributions/ Transfers In | Exchanges | Withdrawals/ Transfers Out | Charges/ Credits/Fees | Gain/(Loss)/ Interest | Ending Balance |
|-----------------------------|-------------------------|--------------------------------|---------------|-------------------------------|--------------------------|--------------------------|-------------------------|
| 457(b) Plan (0037951001) | | | | | | | |
| AIM STIC Treas Port IC | \$1,447,456.59 | \$5,441.84 | -\$998,949.04 | -\$14,542.96 | \$0.00 | \$161.64 | \$439,568.07 |
| AmCent SmCap Val Inv | \$875,921.14 | \$23,634.29 | \$4,983.27 | -\$14,700.56 | \$0.00 | \$45,748.74 | \$935,586.88 |
| AmCent Val Inv | \$1,496,738.21 | \$38,035.39 | -\$15,662.77 | -\$57,717.97 | \$0.00 | \$85,088.66 | \$1,546,481.52 |
| AmFds Bd Fd Am A | \$469,930.50 | \$5,894.02 | -\$8,571.33 | -\$11,525.88 | \$0.00 | \$5,347.90 | \$461,075.21 |
| AmFds Invmt Co Am A | \$1,121,747.06 | \$21,335.00 | -\$753.75 | -\$21,525.00 | \$0.00 | \$73,148.88 | \$1,193,952.19 |
| Brwn Cap Sm Co Inst | \$1,840,071.56 | \$53,137.08 | \$22,388.22 | -\$80,280.04 | \$0.00 | \$105,565.49 | \$1,940,882.31 |
| Fed US GovtSec 2 5 Yr Inst | \$2,871,455.22 | \$70,029.29 | -\$90,743.24 | -\$118,391.12 | \$0.00 | -\$11,465.93 | \$2,720,884.22 |
| Fid Contra | \$10,666,096.37 | \$173,510.08 | -\$188,752.25 | -\$382,339.83 | \$0.00 | \$766,976.50 | \$11,035,490.87 |
| Fid Eq Inc | \$3,817,089.81 | \$71,804.78 | -\$4,773.29 | -\$219,880.98 | \$0.00 | \$134,690.85 | \$3,798,931.17 |
| Fid OTC | \$1,505,341.16 | \$14,093.29 | \$43,132.83 | -\$58,123.86 | \$0.00 | \$121,833.16 | \$1,626,276.58 |
| Fid Puritan | \$1,023,923.73 | \$26,232.56 | \$5,227.88 | -\$38,891.63 | \$0.00 | \$48,790.46 | \$1,065,283.00 |
| Franklin Utilities Fund A | \$823,068.52 | \$32,480.68 | \$24,507.18 | -\$48,206.93 | \$0.00 | \$64,310.88 | \$896,160.33 |
| JPM MidCap Value A | \$1,084,270.61 | \$29,385.30 | \$3,667.92 | -\$104,356.78 | \$0.00 | \$56,101.11 | \$1,069,068.16 |
| Mrlly StblValRtrmt NACODCVA | \$99,591.70 | \$2,021.48 | -\$12,916.35 | -\$879.59 | \$0.00 | \$501.77 | \$88,319.01 |
| NW BD INDX A | \$134,098.94 | \$8,795.99 | \$4,762.26 | -\$9,266.55 | \$0.00 | -\$65.24 | \$138,325.40 |
| NW Dest 2015 Inst Svc | \$122,186.90 | \$945.00 | \$11,465.42 | -\$1,500.00 | \$0.00 | \$3,765.47 | \$136,862.79 |
| NW Dest 2020 Inst Svc | \$100,580.50 | \$2,554.58 | \$5,768.96 | -\$34,778.91 | \$0.00 | \$3,453.25 | \$77,578.38 |
| NW Dest 2025 Inst Svc | \$6,999.16 | \$175.00 | \$0.00 | \$0.00 | \$0.00 | \$266.58 | \$7,440.74 |
| NW Dest 2030 Inst Svc | \$4,266.24 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$176.04 | \$4,442.28 |
| NW Dest 2035 Inst Svc | \$11,257.09 | \$1,600.00 | -\$3,132.49 | \$0.00 | \$0.00 | \$371.08 | \$10,095.68 |
| NW Dest 2040 Inst Svc | \$6,593.67 | \$2,800.00 | \$0.00 | \$0.00 | \$0.00 | \$345.10 | \$9,738.77 |
| NW Dest 2050 Inst Svc | \$59.77 | \$6.00 | \$0.00 | \$0.00 | \$0.00 | \$2.74 | \$68.51 |
| NW FUND D | \$988,452.77 | \$9,794.86 | -\$2,093.30 | -\$20,470.68 | \$0.00 | \$49,577.43 | \$1,025,261.08 |
| NW INTL INDX A | \$2,166,843.03 | \$84,621.09 | -\$8,287.32 | -\$121,111.71 | \$0.00 | \$39,782.96 | \$2,161,848.05 |
| NW INV DEST AGGR SC | \$1,371,933.90 | \$101,714.22 | -\$9,637.84 | -\$149,414.76 | \$0.00 | \$52,788.12 | \$1,367,383.64 |
| NW INV DEST CNSRV SC | \$226,846.95 | \$11,964.59 | -\$19,194.70 | -\$3,765.56 | \$0.00 | \$2,235.16 | \$218,086.44 |
| NW INV DEST MOD AGGR SC | \$2,164,546.89 | \$58,813.12 | -\$140,463.17 | -\$176,038.18 | \$0.00 | \$76,891.60 | \$1,983,750.26 |
| NW INV DEST MOD CNSRV SC | \$347,888.88 | \$11,798.59 | -\$2,039.25 | -\$75,753.20 | \$0.00 | \$5,536.90 | \$287,431.92 |
| NW INV DEST MOD SC | \$1,815,040.38 | \$48,030.26 | \$16,822.56 | -\$160,315.09 | \$0.00 | \$47,394.20 | \$1,766,972.31 |
| NW Inter Val Inst Svc | \$991,947.53 | \$30,834.80 | -\$9,107.62 | -\$57,291.20 | \$0.00 | \$13,188.61 | \$969,572.12 |
| NW LgCap Gr | \$2,220,745.53 | \$31,061.71 | -\$21,919.23 | -\$71,479.45 | \$0.00 | \$157,295.92 | \$2,315,704.48 |
| NW MDCAP MKT INDX A | \$1,101,080.63 | \$25,986.99 | \$11,971.21 | -\$44,172.41 | \$0.00 | \$56,278.94 | \$1,151,145.36 |
| NW MNY MKT PRIME | \$2,538,597.35 | \$122,080.21 | \$332,855.65 | -\$282,671.44 | \$0.00 | \$0.14 | \$2,710,861.91 |
| NW Rtrmt Inc Inst Svc | \$22,283.07 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$456.41 | \$22,739.48 |
| NW S&P 500 Indc ISC | \$1,793,591.59 | \$18,987.24 | -\$29,965.64 | -\$46,640.76 | \$0.00 | \$108,190.81 | \$1,844,163.24 |
| NW SMCAP INDX A | \$443,373.51 | \$15,231.40 | \$23.17 | -\$38,060.68 | \$0.00 | \$13,724.19 | \$434,291.59 |
| Neu Ber Genesis Fd TC | \$2,195,444.17 | \$60,270.05 | -\$49,044.67 | -\$139,544.37 | \$0.00 | \$142,209.54 | \$2,209,334.72 |
| NeuBer Soc Resp Inv | \$251,993.56 | \$5,242.48 | -\$1,017.89 | -\$1,078.79 | \$0.00 | \$13,432.75 | \$268,572.11 |
| Opp Glbl A | \$1,759,532.68 | \$66,682.87 | \$96,253.69 | -\$121,284.95 | \$0.00 | \$82,987.88 | \$1,884,172.17 |
| PIMCO Hi Yld Admn | \$1,161,044.40 | \$17,850.02 | \$703,262.60 | -\$32,147.70 | \$0.00 | \$63,899.12 | \$1,913,908.44 |
| PIMCO Til Rtn A | \$1,400,355.58 | \$55,099.07 | \$68,284.53 | -\$139,462.19 | \$0.00 | \$11,764.23 | \$1,396,041.22 |
| Prfrmnc Strat Divd A | \$78,296.63 | \$1,853.55 | \$4,200.00 | \$0.00 | \$0.00 | \$6,551.60 | \$90,901.78 |
| T Rowe Pr Mid Cap Gr Fd AC | \$2,908,549.78 | \$79,187.09 | -\$52,833.91 | -\$121,564.86 | \$0.00 | \$141,028.30 | \$2,954,366.40 |
| T. Rowe Pr Grn Stk Fnd | \$2,171,034.85 | \$35,801.09 | \$5,848.16 | -\$83,715.91 | \$0.00 | \$198,111.69 | \$2,327,079.88 |
| VK MSIF US RealEst P | \$584,808.91 | \$38,989.93 | -\$76,195.82 | -\$105,018.46 | \$0.00 | \$30,503.71 | \$473,088.27 |
| VanKamp Growth & Inc Fd A | \$762,346.68 | \$14,390.45 | \$35,454.52 | -\$48,092.41 | \$0.00 | \$23,443.36 | \$787,542.60 |
| Wayne County Fixed Account | \$40,851,807.08 | \$983,972.66 | \$345,174.84 | -\$3,005,975.26 | \$0.00 | \$322,585.66 | \$39,497,564.98 |
| TOTAL | \$101,847,130.78 | \$2,514,169.99 | \$0.00 | -\$6,261,978.61 | \$0.00 | \$3,164,974.36 | \$101,264,296.52 |

Life Insurance Information - October 1, 2009 to December 31, 2009

| Life Option | Premium Per Pay | Report Period Premiums | Account Value | Surrender Value | Death Benefit |
|--------------------------|-----------------|------------------------|---------------|-----------------|----------------|
| Term Renewable | \$64.15 | \$449.05 | \$0.00 | \$0.00 | \$249,899.00 |
| Plan I Universal Life | \$2,121.72 | \$10,235.89 | \$406,001.43 | \$401,337.14 | \$6,222,892.00 |
| Plan II Universal Life | \$247.17 | \$964.92 | \$61,038.89 | \$60,972.22 | \$893,276.71 |
| Universalife Plus Plan 1 | \$1,741.08 | \$6,613.49 | \$447,998.95 | \$434,941.60 | \$5,189,642.05 |
| Universalife Plus Plan 2 | \$1,744.16 | \$6,674.28 | \$458,933.70 | \$441,918.07 | \$6,589,827.45 |

The account value amount that is reported on your statement does not reflect any potential surrender charges that may occur on termination of your life insurance policy during the early contract years. In addition, deferrals in transit are not included in this amount.

PERFORMANCE RESULTS

Investment Performance Information - October 1, 2009 to December 31, 2009

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's units, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting: WWW.WAYNECOUNTYDC.COM. Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. Both the underlying fund prospectuses and informational brochure contain this and other important information, and are available by calling (877)677-3678. Read carefully before investing. Please see other important disclosures at the end of this report.

| Fixed Investment Option | | Annualized Current | Current Year | | | | Since | Inception | Gross |
|-----------------------------|----------------------------------|-------------------------|--------------------------|----------------|---------------|----------------|-----------|-----------|---------|
| WAYNE COUNTY FIXED ACCOUNT | | Quarter Yield | Guaranteed Minimum Yield | | | | Inception | Adoption | Expense |
| | | 3.200% | N/A | | | | | | Ratio |
| VRU # | Variable Investment Options | Morningstar Category | YTD | Average 1 Year | Annual 5 Year | Return 10 Year | Adoption | Date | Ratio |
| Asset Allocation | | | | | | | | | |
| 620 | NW INV DEST CNSRV SC (b) (*) | Conservative Allocation | 8.81% | 8.81% | 3.32% | N/A | 3.57% | 07/19/01 | 0.91% |
| 621 | NW INV DEST MOD CNSRV SC (b) (*) | Conservative Allocation | 14.32% | 14.32% | 3.09% | N/A | 3.64% | 07/19/01 | 0.90% |
| 623 | NW INV DEST MOD AGGR SC (b) (*) | Large Blend | 24.27% | 24.27% | 2.11% | N/A | 3.26% | 07/19/01 | 0.91% |
| 624 | NW INV DEST AGGR SC (b) (*) | Large Blend | 27.27% | 27.27% | 1.43% | N/A | 2.87% | 07/19/01 | 0.91% |
| 622 | NW INV DEST MOD SC (b) (*) | Moderate Allocation | 19.08% | 19.08% | 2.54% | N/A | 3.37% | 07/19/01 | 0.90% |
| 795 | NW Rtrmt Inc Inst Svc (b) (*) | Retirement Income | 12.67% | 12.67% | N/A | N/A | -0.89% | 04/18/08 | 0.84% |
| 794 | NW Dest 2015 Inst Svc (b) (*) | Target Date 2011-2015 | 18.91% | 18.91% | N/A | N/A | -5.83% | 04/18/08 | 0.82% |
| 793 | NW Dest 2020 Inst Svc (b) (*) | Target Date 2016-2020 | 21.62% | 21.62% | N/A | N/A | -6.22% | 04/18/08 | 0.82% |
| 792 | NW Dest 2025 Inst Svc (b) (*) | Target Date 2021-2025 | 24.17% | 24.17% | N/A | N/A | -6.79% | 04/18/08 | 0.82% |
| 791 | NW Dest 2030 Inst Svc (b) (*) | Target Date 2026-2030 | 26.46% | 26.46% | N/A | N/A | -8.10% | 04/18/08 | 0.83% |
| 790 | NW Dest 2035 Inst Svc (b) (*) | Target Date 2031-2035 | 27.35% | 27.35% | N/A | N/A | -9.03% | 04/18/08 | 0.84% |
| 789 | NW Dest 2040 Inst Svc (b) (*) | Target Date 2036-2040 | 28.79% | 28.79% | N/A | N/A | -10.16% | 04/18/08 | 0.82% |
| 788 | NW Dest 2045 Inst Svc (b) (*) | Target Date 2041-2045 | 28.98% | 28.98% | N/A | N/A | -10.26% | 04/18/08 | 0.80% |
| 787 | NW Dest 2050 Inst Svc (b) (*) | Target Date 2050+ | 30.20% | 30.20% | N/A | N/A | -9.94% | 04/18/08 | 0.82% |
| Specialty | | | | | | | | | |
| 106 | VK MSIF US RealEst P (*) | Real Estate | 29.31% | 29.31% | 1.55% | N/A | 10.27% | 04/17/03 | 1.21% |
| 212 | Franklin Utilities Fund A (*) | Utilities | 13.82% | 13.82% | 6.23% | N/A | 10.86% | 04/17/03 | 0.74% |
| International Stocks | | | | | | | | | |
| 612 | NW INTL INDX A (*) | Foreign Large Blend | 28.70% | 28.70% | 3.09% | N/A | 3.43% | 04/25/01 | 0.82% |
| 799 | NW Inter Val Inst Svc (*) | Foreign Large Value | 31.70% | 31.70% | N/A | N/A | -20.11% | 04/18/08 | 1.30% |
| 408 | Opp Gbl A (*) | World Stock | 39.20% | 39.20% | 3.05% | 3.46% | 8.44% | 11/13/98 | 1.09% |
| Small-Cap Stocks | | | | | | | | | |
| 388 | Neu Ber Genesis Fd TC (*) | Small Blend | 26.25% | 26.25% | 5.19% | N/A | 8.72% | 02/14/02 | 1.11% |
| 594 | NW SMCAP INDX A (*) | Small Blend | 26.34% | 26.34% | -0.12% | N/A | 3.93% | 04/25/01 | 0.76% |
| 130 | Brwn Cap Sm Co Inst (*) | Small Growth | 45.57% | 45.57% | 8.36% | 5.16% | 7.86% | 06/25/99 | 1.24% |
| 628 | AmCent SmCap Val Inv (*) | Small Value | 38.75% | 38.75% | 4.11% | N/A | 11.31% | 04/17/03 | 1.49% |
| Mid-Cap Stocks | | | | | | | | | |
| 613 | NW MDCAP MKT INDX A (*) | Mid-Cap Blend | 36.53% | 36.53% | 2.57% | N/A | 5.10% | 04/25/01 | 0.77% |
| 490 | T Rowe Pr Mid Cap Gr Fd AC (*) | Mid-Cap Growth | 45.15% | 45.15% | 4.59% | N/A | 10.77% | 04/17/03 | 1.03% |
| 314 | JPM MidCap Value A (*) | Mid-Cap Value | 26.05% | 26.05% | 1.83% | N/A | 4.66% | 01/05/04 | 1.43% |
| Large-Cap Stocks | | | | | | | | | |
| 281 | AmFds Invmt Co Am A (*) | Large Blend | 27.18% | 27.18% | 1.73% | 2.50% | 8.84% | 07/01/92 | 0.59% |
| 367 | NW FUND D (*) | Large Blend | 25.81% | 25.81% | -0.60% | -0.35% | 6.97% | 06/17/91 | 0.78% |
| 372 | NW S&P 500 Indc ISC (*) | Large Blend | 26.12% | 26.12% | -0.02% | -1.40% | 1.18% | 11/13/98 | 0.52% |
| 392 | NeuBer Soc Resp Inv (*) | Large Blend | 30.61% | 30.61% | 1.14% | N/A | 2.62% | 01/23/04 | 0.90% |
| 181 | Fid Contra (*) | Large Growth | 29.23% | 29.23% | 4.75% | 3.17% | 9.75% | 10/01/93 | 0.95% |
| 195 | Fid OTC (*) | Large Growth | 62.24% | 62.24% | 5.68% | -1.90% | 9.05% | 09/01/94 | 1.13% |
| 519 | T. Rowe Pr Grn Stk Fnd (*) | Large Growth | 43.25% | 43.25% | N/A | N/A | -2.33% | 11/17/06 | 0.73% |
| 102 | AmCent Val Inv (*) | Large Value | 19.43% | 19.43% | 0.65% | N/A | 6.25% | 05/01/00 | 1.01% |
| 183 | Fid Eq Inc (*) | Large Value | 29.54% | 29.54% | -0.59% | 1.83% | 8.53% | 06/17/91 | 0.71% |
| 362 | Prfrmnc Strat Divd A (*) | Large Value | 23.51% | 23.51% | N/A | N/A | -5.28% | 07/11/08 | 1.43% |
| 586 | VanKamp Growth & Inc Fd A (*) | Large Value | 24.26% | 24.26% | 1.95% | N/A | 4.11% | 02/14/02 | 0.79% |
| 746 | NW LgCap Gr (*) | N/A | 30.18% | 30.18% | N/A | N/A | -6.67% | 07/27/07 | 0.95% |
| Balanced | | | | | | | | | |
| 199 | Fid Puritan (*) | Moderate Allocation | 26.69% | 26.69% | 2.74% | 4.15% | 7.35% | 09/01/94 | 0.67% |

Investment Performance Information - October 1, 2009 to December 31, 2009

| VRU # | Variable Investment Options | Morningstar Category | YTD | Average 1 Year | Annual 5 Year | Return 10 Year | Since Inception Adoption | Inception Adoption Date | Gross Expense Ratio |
|-------------------------------|--|------------------------|--------|----------------|---------------|----------------|--------------------------|-------------------------|---------------------|
| Bonds | | | | | | | | | |
| 633 | PIMCO Hi Yld Admn (*) | High Yield Bond | 43.64% | 43.64% | 5.21% | N/A | 7.50% | 03/31/03 | 0.81% |
| 125 | AmFds Bd Fd Am A (*) | Intermediate-Term Bond | 14.91% | 14.91% | 2.38% | 4.90% | 6.56% | 06/17/91 | 0.65% |
| 428 | PIMCO Ttl Rtn A (*) | Intermediate-Term Bond | 13.32% | 13.32% | 6.35% | N/A | 6.53% | 03/30/01 | 1.08% |
| 611 | NW BD INDX A (*) | Intermediate-Term Bond | 5.00% | 5.00% | 4.27% | N/A | 4.78% | 03/30/01 | 0.75% |
| Short-Term Investments | | | | | | | | | |
| 107 | AIM STIC Treas Port IC (c) (*) CURRENT YIELD: 0.02% | Money Market-Taxable | 0.14% | 0.14% | 2.92% | 2.88% | 3.72% | 07/01/92 | |
| 354 | Mrlly StblValRtrmt NACODCVA (d) (*) | N/A | 2.14% | 2.14% | 3.48% | 4.16% | 5.36% | 07/31/89 | |
| 373 | NW MNY MKT PRIME (c) (*) CURRENT YIELD: 0.00% | N/A | 0.02% | 0.02% | 2.83% | 2.60% | 3.43% | 06/17/91 | |
| 171 | Fed US GovtSec 2 5 Yr Inst (*) | Short Government | 0.27% | 0.27% | 4.77% | 5.57% | 5.46% | 07/01/92 | 0.82% |

FEE DISCLOSURES

The Standardized illustration represents performance based on a \$1,000 hypothetical investment, and reflects the deduction of the following fees:

* denotes a Fee of 0.00%

The participant account maintenance charge, up to a maximum of \$50, will not be assessed unless agreed to by the entity.

Options in bold are options in a group variable annuity contract. Fees indicated for those options are Variable Account Expense Fees and are in addition to the fees disclosed in the underlying fund prospectus.

Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus.

Some mutual funds may impose a short term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

FOOTNOTES

b) 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 fund's expenses, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

c) The money market current yield is the annualized historical yield for the 7-day period ending on the last day of the calendar quarter. Yield quotation more closely reflects the current earnings of the money market fund than the total return quotation.

d) This fund may not be available in all plans. This option is offered outside the group variable annuity contract. The funds initial investments will be in units of Morley Financial's Stable Value Fund. Return history pertains to the Stable Value Fund managed by the same fund manager since inception in December 1993.

RISK DISCLOSURES

Money market funds: Investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation 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.

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.

Small company funds: Stocks of small or emerging companies may have less liquidity than those of larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

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.

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.

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

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

IMPORTANT DISCLOSURES

Investing may involve market risk, including the possible loss of principal. Certain underlying funds discussed here are only available as investment options in group variable annuity contracts issued by life insurance companies. They are not offered or made available directly to the general public. These portfolios contain different investments than similarly named mutual funds offered by the money manager and investment returns may be higher or lower.

Inception Date is the date the underlying fund was established. Non-Standardized performance for UIOs includes hypothetical performance for periods before the UIO was available in the annuity, where applicable, applying contract charges to actual fund NAVs to determine the performance the UIO would have achieved inside the separate account. For Standardized performance Adoption Date is the date the underlying fund was included in the separate account.

Performance numbers in the YTD (Year To Date) column are not annualized returns and represent the total percentage change in unit value from the beginning of the year to the date of this report.

PERFORMANCE RESULTS

Investment Performance Information - October 1, 2009 to December 31, 2009

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