Managed Accounts for Participants Program

FBC Deferred Compensation Program
Fringe Benefits Consortium
SAN DIEGO COUNTY OFFICE OF EDUCATION
Riverside County Office of Education

CONFUSED? FRUSTRATED? OVERWHELMED?

Do these words come to mind when you think about saving for retirement? Without guidance or planning, many investors feel extremely overwhelmed when trying to determine how to appropriately invest for retirement.

If you feel overwhelmed, or are missing the time, resources or desire to successfully manage your retirement plan account, you now have a helping hand:

Professional Money Management for your Retirement Plan Account

The San Diego County Office of Education and the Riverside County Office of Education have recognized that professional money management could be an ideal solution for associates who would like some help when it comes to investing their retirement assets in the FBC Deferred Compensation Program. The Managed Accounts for Participants (MAP) program allows you to hire Meeder to manage your retirement assets in a manner that fits your personal investment objectives. You can choose a portfolio that is managed based on your specific risk tolerance and investment objectives or simply invest your retirement account in a portfolio that is managed based upon the number of years you have until retirement.

Contact

For questions regarding Meeder Financial, money management or to make changes to your managed account portfolio, please contact:

Client Services

Toll Free: 866.633.3371
Local: 619.792.0302
Fax: 614.791.2572
E-mail: fbc-meeder@meederfinancial.com

To view your San Diego County Schools Fringe Benefit Consortium 457(b)/403(b)/403(a) Program account information, please visit www.fbcretire.com and click on "Account Access".

You may also access your account information on the Nationwide website at www.nationwide.com or by calling the Nationwide INQUIRE line at (800) 772-2182, option 1.

Firm Highlights

- Founded in 1974, we have used the same investment disciplines to manage retirement plan assets for over 35 years
- Extensive experience with institutional investors, retirement plans and high net worth individuals
- Provides investment services to over 28,000 shareholders, retirement plan participants and institutional investors
- Over $6 billion in assets under management and advisement
- Holds one of the longest live track records in the nation for tactical asset allocation–since 1974

__Please see reverse side for information on how to sign up for Professional Money Management.__

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How Do I Sign Up For Professional Money Management?

1. Complete the Managed Accounts for Participants Enrollment Application. Enrollment application is available at http://www.fbcretire.com/forms.htm or by contacting your human resources department.

   A. There are 3 options on the Enrollment Application, PLEASE CHOOSE ONLY ONE

      1. Target Date Retirement Portfolios- based on years until retirement
      2. Risk Based Portfolios- based on your answers to the Investor Profile Questionnaire
      3. Override- based on your personal choice of portfolios only

   B. Review and sign the Investment Advisory Agreement

   C. Return the ENTIRE packet to your FBC Representative or mail directly to:

      Meeder Financial
      Attn: MAP Operations
      6125 Memorial Drive
      Dublin, Oh 43017

2. Ensure that all assets you would like managed by Meeder are in a variable account through Nationwide. To exchange assets from a fixed account to a variable account please contact the Nationwide Inquire line at 800.772.2182.

3. To complete the sign up process, you will also need to complete the Nationwide Enrollment Kit.

As with any service, there is a cost associated with the Managed Accounts for Participants Program. The fee for professional money management for your specific plan is located under the Investment Advisory Fee & Payment section of the Investment Advisory Agreement.

Learn More About the Managed Accounts for Participants Program

To learn more about the Managed Accounts for Participants Program and how to enroll, please visit

http://www.fbcretire.com/meeder.htm

Or contact: Carrie Campbell by phone 619.792.0302 or email carriec@meederfinancial.com

Meeder Financial and Nationwide are not affiliated entities. Nationwide does not endorse or guarantee any independent third party, investment model or strategy used by the plan and/or plan participants. Nationwide is not affiliated with any third party that may be authorized by the < plan / participant / FBC Deferred Compensation Program / Meeder Financial > to direct allocations. As with any investment, investment returns and principal value will fluctuate, so that when redeemed, an investment may be worth more or less than its original cost. Model portfolios and investments used in model portfolios are not guaranteed to achieve their objective or investment strategies.

Fees for the Managed Account for Participant option in the FBC Deferred Compensation Program are 0.65% per annum which does not reflect any deduction for custodial, unitized trust, or sales fees charged by Nationwide. Please refer to Nationwide's disclosure documents for a full description of these charges. Reflecting custodial, unitized trust, or sales fees would decrease performance figures for actual client returns. Also, the portfolios are comprised of mutual funds, which have their own expenses and fees.