



CITY OF  
**Tulsa**  
*A New Kind of Energy.*

City of Tulsa








Transition guide

# The City of Tulsa Deferred Compensation Plan is moving to Nationwide.®

# We're transitioning to Nationwide

The City of Tulsa is excited to announce the selection of Nationwide as the new provider of our Deferred Compensation Plan (DCP). This decision comes as a result of a thorough analysis completed through a competitive bid process.

Starting on or before December 11, 2019, Nationwide will begin providing administrative and recordkeeping services for the Plan. The move to Nationwide brings:

 A new website at <b>Tulsa457.com</b> with enhanced digital tools and services		
24/7 access via any device, any time (mobile responsive)	New online service features and tools such as My Interactive Retirement Planner <sup>SM</sup>	eDelivery (paperless delivery) of 457(b) DCP communications and statements
 Professionally managed account service offering	 Responsive, local plan service	 A new and streamlined array of lower-cost investment options
 Comprehensive retirement planning tools	 New workshops during the plan transition	 New workshop series including Health Care and Social Security



Please read this brochure carefully. For more details, please arrange to meet with your local Nationwide Retirement Specialist.



# Important Transition Dates

Important Transition Dates	
<p><b>November 21, 2019 at 3:00 p.m. CT</b></p>	<p>Last day to:</p> <ul style="list-style-type: none"> <li>• request a distribution</li> <li>• make changes to your current account through Fidelity</li> </ul>
<p><b>Blackout Period*</b></p>	<p><b>November 21, 2019 at 3:00 p.m. CT - December 11, 2019</b></p> <p><b>No transactions can be accepted or processed by Fidelity.</b></p> <p>*During the blackout period until the date of liquidation, your money stays active in the market and you can still view your account at Fidelity.</p>
	<p><b>December 5, 2019 at 3:00 p.m. CT</b></p>
<p><b>On or before December 11, 2019</b></p>	<p>Your new Deferred Compensation Plan account will be fully active at 7:00 a.m. CT and you can begin making changes to your account.</p> <p>Visit <b>Tulsa457.com</b> with your favorite web-enabled device and use the easy-to-follow prompts to establish your online account.</p> <p>You can also manage your account by phone on this date. Just call <b>877-677-3678</b> and follow the prompts to establish your PIN for account access.</p>



# Investing options and fund changes

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Based on direction from your Plan Sponsor in partnership with a third party investment advisor, the current investment options available in the Plan are being changed to bring greater value.

Your current funds will automatically be moved into new funds as displayed in the table on the next page. On December 11, 2019, after 8 a.m., you will have the option of selecting your own mix of investment options using the fund lineup at Nationwide that is listed in the New Investment Menu Column.

You'll be able to easily see the reinvestment of dividends and capital gains as well as itemized fees on your quarterly statement.

## Managed Accounts

Our managed account option can help you be more confident in your investing.

ProAccount is Nationwide's professionally managed service available for a fee through Nationwide Investment Advisors. If you wish to utilize this service, you may elect to transfer applicable account assets at any time after the transition to Nationwide by enrolling in ProAccount. To learn more, you can call Nationwide at 877-677-3678.

## Self-Directed Brokerage

Through the Schwab Personal Choice Retirement Account (PCRA), you can have access to thousands of mutual funds outside of the 457(b) Plan. Please note the minimum account balance to add this feature is \$12,500 and additional fees would apply.

Please note: It may take up to 7-10 business days for your brokerage assets to transfer from Schwab to Nationwide.

## Important information to consider

Investing involves market risk, including possible loss of principal. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met.

Before investing, consider the fund's investment objectives, risks and charges and expenses carefully. Each fund's prospectus contains this and other important information and is available by calling (877) 677-3678 or by download at [Tulsa457.com](http://Tulsa457.com) on or after December 11, 2019. Before the transition, you can find fund fact sheets for the funds by entering the Ticker symbol into any web browser or visiting the fund house's website (e.g. Vanguard). Read carefully before investing.

Bond funds have the same interest rate, inflation and credit risks that are associated with the underlying bonds owned by the fund. High-yield bond securities are typically subject to greater risk and price volatility than funds that invest in higher rated debt securities.

International funds involve 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.

Large-cap funds are subject to market risk that is generally perceived to be less than with mid- and small-cap funds.

Mid-cap funds are subject to market risk that is generally perceived to be greater than large-cap stock funds, but less than small-cap funds.

Real estate funds are sensitive to economic and business cycles specific to the real estate industry as well as changing demographic patterns and government actions.

Short-term investment options may be subject to less volatility than other investments, but they may not keep pace with inflation.

Small company funds may be subject to greater price volatility and risk than the overall stock market.

Target date funds are designed for investors who plan to withdraw funds during or near a specific year after retirement. As a result, the funds are managed to become more conservative — that is, decrease in market risk — as that year approaches.

However, no strategy can assure a profit or prevent a loss, especially in a declining market; the funds are not guaranteed to provide enough income to last through retirement. In addition to the costs of the fund, investors pay a proportionate share of the underlying fund expenses.

The Nationwide Guaranteed Fund is offered by Nationwide Life Insurance Company, Columbus, Ohio. Guarantees are subject to the claims-paying ability of Nationwide Life Insurance Company.

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Nationwide Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. Nationwide representatives cannot offer investment, tax or legal advice. Consult your own advisor before making decisions about participation in the Plan.

Nationwide, through its affiliated retirement plan service and product providers, has endorsement relationships with the National Association of Counties and the International Association of Fire Fighters-Financial Corporation. In addition, Nationwide may receive payments from mutual funds or their affiliates in connection with the variety of investment options offered to public sector retirement plans through variable annuity contracts and/or trust or custodial accounts. For more details about Nationwide's endorsement relationships and/or payments Nationwide receives, please visit [www.nrsforu.com](http://www.nrsforu.com).

	CURRENT INVESTMENT MENU				NEW INVESTMENT MENU	
Asset Class	Fund Name	TICKER/ CUSIP	Maps to	Fund Name	TICKER/ CUSIP	
Real Estate	American Century Real Estate I	REAIX	→	TIAA-CREF Real Estate Sec Instl	TIREX	
Real Estate	Fidelity Real Estate Investor	FRESX	→	TIAA-CREF Real Estate Sec Instl	TIREX	
Diversified Emerging Mkts	Morgan Stanley Institutional Emerging Mkts Institutional	MGEMX	→	American Funds New World R6	RNWXG	
Foreign Small/Mid Growth	AllianzGI International Small-Cap P	ALOPX	→	American Funds Europacific Growth R6	RERGX	
Foreign Large Growth	Fidelity Diversified Instl K	FDIKX	→	American Funds Europacific Growth R6	RERGX	
Small Growth	Wells Fargo Small Co Growth Institutional	WSCGX	→	Alger Small Cap Focus Z	AGOZX	
Small Blend	Fidelity Small Cap Index	FSSNX	→	Fidelity® Small Cap Index	FSSNX	
Small Value	American Beacon Small Cp Val Institutional	AVFIX	→	American Beacon Small Cp Val R6	AASRX	
Mid-Cap Growth	Fidelity Mid-Cap Stock K	FKMCX	→	MFS Mid Cap Growth R6	OTCKX	
Mid-Cap Growth	MFS Mid Cap Growth R6	OTCKX	→	MFS Mid Cap Growth R6	OTCKX	
Mid-Cap Blend	Fidelity Mid-Cap Index	FSMDX	→	Fidelity® Mid-Cap Index	FSMDX	
Mid-Cap Value	Fidelity Low Priced Stock K	FLPKX	→	Fidelity Low Priced K6	FLKSX	
Mid-Cap Value	Wells Fargo Spec Md Cp Val Institutional	WFMIX	→	Fidelity Low Priced K6	FLKSX	
Large Growth	Fidelity Contrafund K	FCNKX	→	Fidelity Contrafund K6	FLCNX	
Large Growth	Fidelity Growth Company K	FGCKX	→	T. Rowe Price Blue Chip Growth I	TBCIX	
Large Blend	Fidelity 500 Index	FXAIX	→	Fidelity® 500 Index	FXAIX	
Large Value	American Century Value I	AVLIX	→	Columbia Dividend Income	CDDYX	
Large Value	Columbia Dividend Income Inst	GSFTX	→	Columbia Dividend Income	CDDYX	
Intermediate-Term Bond	Fidelity US Bond Index	FXNAX	→	Double Line Total Return	DBLTX	
Intermediate-Term Bond	PIMCO Total Return Fund Institutional	PTTRX	→	Double Line Total Return	DBLTX	
Allocation: 50% to 70% Equity	T Rowe Price Balanced	RPBAX	→	T. Rowe Price Personal Strat Bal I	TPPAX	
Money Market - Taxable	Fidelity Government Money Market	SPAXX	→	Nationwide Guaranteed Account		
	VOYA FIXED		→	Nationwide Guaranteed Account		
Target-Date Retirement	Fidelity Freedom Income K	FNSHX	→	TIAA-CREF Lifecycle Index Ret Income Instl	TRILX	
Target-Date 2000-2010	Fidelity Freedom 2005 K	FSNJX	→	TIAA-CREF Lifecycle Index Ret Income Instl	TRILX	
Target-Date 2000-2010	Fidelity Freedom 2010 K	FSNKX	→	TIAA-CREF Lifecycle Index 2010 Instl	TLTIX	
Target-Date 2015	Fidelity Freedom 2015 K	FSNLX	→	TIAA-CREF Lifecycle Index 2015 Instl	TLFIX	
Target-Date 2020	Fidelity Freedom 2020 K	FSNOX	→	TIAA-CREF Lifecycle Index 2020 Instl	TLWIX	
Target-Date 2025	Fidelity Freedom 2025 K	FSNPX	→	TIAA-CREF Lifecycle Index 2025 Instl	TLQIX	
Target-Date 2030	Fidelity Freedom 2030 K	FSNQX	→	TIAA-CREF Lifecycle Index 2030 Instl	TLHIX	
Target-Date 2035	Fidelity Freedom 2035 K	FSNUX	→	TIAA-CREF Lifecycle Index 2035 Instl	TLYIX	
Target-Date 2040	Fidelity Freedom 2040 K	FSNVX	→	TIAA-CREF Lifecycle Index 2040 Instl	TLZIX	
Target-Date 2045	Fidelity Freedom 2045 K	FSNZX	→	TIAA-CREF Lifecycle Index 2045 Instl	TLXIX	
Target-Date 2050	Fidelity Freedom 2050 K	FNSBX	→	TIAA-CREF Lifecycle Index 2050 Instl	TLIX	
Target-Date 2055	Fidelity Freedom 2055 K	FNSDX	→	TIAA-CREF Lifecycle Index 2055 Instl	TTIIX	
Target-Date 2060+	Fidelity Freedom 2060 K	FNSFX	→	TIAA-CREF Lifecycle Index 2060 Instl	TVIIX	

## Below are some important notes for all participants:

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- If you have auto increase or asset rebalancing at Fidelity, please log in and check your account at Nationwide to make any changes.
- If you currently receive systematic distributions from your account, they will continue during this transition period and the amount of the distribution, frequency, and tax withholding will remain the same at Nationwide.
- Check out our new lineup of investment options and schedule a meeting with your retirement specialist after December 11, 2019 to better understand your investments or make changes. You can also use the online scheduler to reserve time with your Retirement Specialist. Go to **Tulsa457.com** to schedule appointments.
- Explore our new website on or before December 11, 2019 to learn more about our new Plan features, schedule a meeting with a Retirement Specialist online and review helpful education articles.
- If you have submitted the appropriate paperwork to retire between now and the transition date, note that no additional paperwork or notifications on your part are required.





# Nationwide makes managing your account easy

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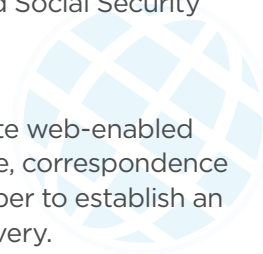
## Retirement planning tools and resources

Nationwide's My Interactive Retirement Planner<sup>SM</sup> tool helps you see how your financial decisions, assets and planning may affect your long-term future. When you use this new tool, you can see your personal Retirement Readiness meter when you first log into your account. Within a few minutes, you can get answers to help you decide what you can do to improve your retirement readiness. Also included in My Interactive Retirement Planner is the opportunity to identify or estimate your pension plan and Social Security benefits using the Pension and Social Security Estimator tools.

These and other easy-to-use calculators are available at **Tulsa457.com**.

After the transition is complete, you can access your account with your favorite web-enabled device. Approximately five working days prior to the applicable transition date, correspondence from Nationwide with your new account number will be mailed. Use this number to establish an online account (including a username and password) and to sign up for eDelivery.

Also on this date, you can manage your account by phone!



## How to access your account

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Beginning on or before December 11, 2019 at 7 a.m. CT, you can manage your account by phone. Just call 877-677-3678 and follow the prompts to establish your PIN for account access. Additionally, download our mobile app, *My Retirement* by Nationwide, for full account access.

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Use the number mailed to you approximately 5 business days before the December 11, 2019 transition date to establish an online account (including your self-selected username and password) and sign up for eDelivery. As you set up access to your account online at **Tulsa457.com**, you will be asked to use your Social Security number, date of birth and account number. This is the only time you will be asked to use your Social Security number on the website.

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After you set up your online account, review and manage your beneficiary designation(s). To do this, log into your account and select "Beneficiaries" in the left navigation bar. It is important to do this now and whenever you have an important life event.

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**After the transition, please feel free to contact your local Nationwide Retirement Specialist.**

Stan Clark  
PH: 405-474-6200  
Email: clarkg8@nationwide.com

Greg Russell  
PH: 470-216-6872  
Email: russeg4@nationwide.com

<return address>



Important information  
about your Deferred  
Compensation account