

Central Maine Healthcare 403(b) and 401(k) Fund information may be found in detail at this website:
<https://myplan.nwservicecenter.com/iApp/pub/disclosure/comparativeChart.action?caseNumber=725059709>



Close

Comparative Chart of Investment Options

543-80506
 CENTRAL MAINE HEALTHCARE

543-80824
 CENTRAL MAINE HEALTHCARE 401(K)

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 shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. To obtain performance data current to the most recent month-end or for closed and walled-off underlying investment options, please call 1-800-626-3112 or visit Nationwide.com.

Performance Annual Operating Expenses

The Best of America® Retirement Resource FundsSM (as of 09/30/2016)

Fund Name	Annualized Percent				Inception Date	Gross Expense Ratio
	1 YR	5 YR	10 YR	Since Inception		
Balanced						
Fnkln/MSF Mut Shrs A # Prospectus Fact Sheet *	12.99%	12.78%	4.69%	N/A	07/01/1949	1.06%
NW Dest 2010 Inst Prospectus Fact Sheet *	7.52%	5.98%	N/A	2.77%	08/29/2007	0.38%
NW Dest 2015 Inst Prospectus Fact Sheet *	8.13%	6.85%	N/A	3.31%	08/29/2007	0.39%
NW Dest 2020 Inst Prospectus Fact Sheet *	8.67%	7.76%	N/A	3.65%	08/29/2007	0.40%
NW Dest 2025 Inst Prospectus Fact Sheet *	9.60%	8.93%	N/A	4.00%	08/29/2007	0.41%
NW Dest 2030 Inst Prospectus Fact Sheet *	10.26%	9.99%	N/A	4.11%	08/29/2007	0.41%
	10.64%	10.78%	N/A	4.16%	08/29/2007	0.40%

NW Dest 2035 Inst Prospectus Fact Sheet *	10.83%	11.15%	N/A	3.98%	08/29/2007	0.40%
NW Dest 2040 Inst Prospectus Fact Sheet *	11.32%	11.38%	N/A	4.06%	08/29/2007	0.39%
NW Dest 2045 Inst Prospectus Fact Sheet *	11.37%	11.36%	N/A	4.09%	08/29/2007	0.39%
NW Dest 2050 Inst Prospectus Fact Sheet *	11.42%	11.36%	N/A	7.43%	12/27/2010	0.39%
NW Dest 2060 Inst Prospectus Fact Sheet *	11.42%	N/A	N/A	2.28%	11/28/2014	0.39%
NW Inv Dest Cnsv Inst Prospectus Fact Sheet *	5.45%	3.88%	3.51%	3.48%	03/30/2000	0.48%
INDEX: Balanced Benchmark	10.98%	8.66%	5.69%			
Bonds						
Prudntl Ttl Rtn Bd A Prospectus Fact Sheet *	6.84%	4.75%	6.13%	6.26%	01/10/1995	0.81%
Vngrp Ttl Bnd Mkt Idx Adm Prospectus Fact Sheet *	4.86%	2.56%	4.32%	4.10%	11/12/2001	0.06%
INDEX: Barclays US Agg Bond TR USD	5.19%	3.08%	4.79%			
Cash						
NW Gov Mny Mkt Inst Prospectus Fact Sheet *	0.01%	-0.02%	0.80%	4.54%	03/03/1980	0.52%
INDEX: 3 Mos. T-Bill	0.20%	0.08%	0.84%			
International Stocks						
AmFds EuroPacfic Gr R5 Prospectus Fact Sheet *	8.01%	8.59%	3.78%	10.51%	04/16/1984	0.54%
NW Intl Indx Inst Prospectus Fact Sheet *	5.93%	7.06%	1.29%	1.68%	12/29/1999	0.30%
Thnrbg Intl Val I # Prospectus Fact Sheet *	2.18%	6.84%	3.76%	6.87%	03/30/2001	0.90%
INDEX: EAFE	6.52%	7.39%	1.82%			

Large-Cap Stocks

AmFds Gr Fd Am R5 Prospectus Fact Sheet *	14.84%	16.40%	7.29%	13.27%	11/30/1973	0.38%
Civrt Eq A Prospectus Fact Sheet *	8.53%	13.74%	7.33%	7.98%	08/24/1987	1.07%
Harbor Cap App Inst Prospectus Fact Sheet *	8.58%	15.50%	8.21%	10.70%	12/29/1987	0.70%
MFS Val A Prospectus Fact Sheet *	15.04%	15.93%	6.90%	10.00%	01/02/1996	0.90%
NW S P 500 Indx Inst Prospectus Fact Sheet *	14.70%	15.68%	6.58%	4.91%	07/24/1998	0.17%
INDEX: S&P 500	15.43%	16.37%	7.24%			

Mid-Cap Stocks

AmCent MdCap Val Inst Prospectus Fact Sheet *	19.12%	17.00%	9.16%	10.54%	08/02/2004	0.81%
Jns Prkns MdCap Val I # Prospectus Fact Sheet *	15.83%	12.09%	6.83%	11.10%	08/12/1998	0.57%
Vic Mndr MdCap Cor Gr A Prospectus Fact Sheet *	5.83%	13.30%	7.18%	7.82%	06/30/2000	1.32%
Vngrd Extnd Mkt Indx Adiml Prospectus Fact Sheet *	12.95%	15.83%	7.81%	6.99%	11/13/2000	0.09%
INDEX: S&P 400	15.33%	16.50%	9.11%			

Small-Cap Stocks

Sntnl Sm Co I # Prospectus Fact Sheet *	16.06%	14.30%	8.27%	10.71%	03/31/1993	0.88%
TRowePr New Hrizns Prospectus Fact Sheet *	13.72%	18.41%	11.05%	10.90%	06/03/1960	0.79%
Vic Integrity SmCap Val A Prospectus Fact Sheet *	10.23%	15.49%	S	6.30%	03/30/2004	1.52%
INDEX: Russell 2000	15.47%	15.82%	7.07%			

Specialty

Invsco RealEst A Prospectus Fact Sheet *	16.72%	14.34%	5.59%	9.89%	12/31/1996	1.25%
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The table below shows you investment options that have a fixed rate of return. It shows the annual rate of return of each option, the term or length of time that you will earn this rate of return and other information relevant to performance.

Fixed

Name	Period	Interest Rate	Additional Information
BOA-Fixed	01/01/2016- 12/31/2016	2.05%	A market value adjustment may apply if Fixed Contract transfer payments are in excess of 20% of the annual book value installment limit. Book value is the current balance in your contract including principal and interest. The contract value, when withdrawn, may be increased or decreased by the market value adjustment. The market value adjustment is determined by Nationwide Life Insurance Company in accordance with uniform procedures applicable to all contracts in this class. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, or any plan or participant fees, if applicable. Such fees and charges, if applicable and reflected, would lower performance.

This fund is no longer open for new deposits.

S The fund performance for this fund has been suppressed due to a fund merger or other issue. Please refer to the Fund Prospectus to review historical fund performance.

* For more information on how to read the Morningstar Fact Sheet, click here.

Call 1-800-626-3112 to request a summary prospectus and/or a prospectus, or download prospectuses at nationwide.com/mutualfunds. These prospectuses outline investment objectives, risks, fees, charges and expenses, and other information that you should read and consider carefully before investing.

CURRENT PERFORMANCE MAY BE LOWER OR HIGHER THAN THE PAST PERFORMANCE SHOWN, WHICH DOES NOT GUARANTEE FUTURE RESULTS. Share price, principal value, and return will vary, and you may have a gain or a loss when you sell your shares. To obtain the most recent month-end performance, go to Nationwide.com or call 1-800-626-3112.

Fund performance is updated daily. The performance may display "N/A" during our system update, but will show the performance later in the day.

Performance figures represent the total change in net assets with capital gains and income dividends reinvested, and reflect the deduction of Nationwide's asset fee. Returns are based on the current charges being applied to all historical time periods and do not include any other fees or expenses. Such fees and charges, if applicable, would have lowered the investment's performance. For information about these expenses, contact your pension representative.

Nationwide Trust Company, FSB, is not making any recommendations regarding these funds. Though gathered from reliable sources, data accuracy and completeness cannot be guaranteed. Unusually high performance may be the result of current favorable market conditions and this performance may not be replicated in the future.

Understanding Risks

Stock markets are volatile and can decline in response to adverse developments. Particular funds can react differently to these developments. Here is a list of some but not all of the risks associated with the funds. For specific risks related to each fund, see the fund's prospectus.

1. **Money market funds:** These funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although they seek to preserve the value of your investment at \$1.00 per share, it's possible to lose money by investing in money market funds.
2. **International/emerging markets funds:** Funds that invest internationally involve risks not associated with investing solely in the United States, such as currency fluctuation, political risk, differences in accounting and the limited availability of information.
3. **Small-/Mid-cap funds:** Funds investing in stocks of small-cap, mid-cap or emerging companies may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility and risk than the overall stock market.
4. **High-yield funds:** Funds that invest in high-yield securities are subject to greater credit risk and price fluctuations than funds that invest in higher-quality securities.
5. **Nondiversified funds:** Funds that invest in a concentrated sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.
6. **Government funds:** While the funds invest primarily in the securities of the U.S. government and its agencies, the values are not guaranteed by these entities.
7. **Real estate funds:** Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.
8. **Fund-of-funds:** 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 the portfolio, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.
9. **Bond funds:** These funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund. Interest rate risk is the possibility of a change in the value of a bond due to changing interest rates. Inflation risk arises from the decline in value of cash flows due to loss of purchasing power. Credit risk is the potential loss on an investment based on the bond issuer's failure to repay on the amount borrowed.
10. **Target Date/Maturity funds:** For products that do include Target Date/Maturity funds please keep in mind that like other funds, target date funds are subject to market risk and loss. Loss of principal can occur at any time, including before, at or after the target date. There is no guarantee that target date funds will provide enough income for retirement.
11. **Managed volatility funds:** Funds that are designed to offer traditional long-term investments blended with a strategy that seeks to mitigate risk and manage portfolio volatility. These funds may not be successful in reducing volatility, and it is possible that the funds' volatility management strategies could result in losses greater than if the funds did not use such strategies.
12. **Asset allocation funds:** The use of asset allocation as a part of an overall investment strategy does not assure a profit or protect against loss in declining market.
13. **Commodities/Natural resources:** Specific uncertainties associated with commodities and natural resources investing include changes in supply-and-demand relationships due to environmental, economic and political factors, which may cause increased volatility and decreased liquidity.

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Comparative Chart of Investment Options

543-80506
CENTRAL MAINE HEALTHCARE

543-80824
CENTRAL MAINE HEALTHCARE 401(K)

Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Shareholder-type Fees are in addition to Total Annual Operating Expenses.

Performance Annual Operating Expenses

The Best of America® Retirement Resource FundsSM (as of 11/07/2016)

Fund Name	Net Expense Ratio	AMC/Net Asset Fee	Percentage	Annual Operating Expenses*	Per \$1,000 Shareholder-Type Fees
Balanced					
FnkInMSF Mut Shrs A # Prospectus Fact Sheet	1.06%	0.03%	1.09%	\$10.90	
NW Dest 2010 Inst Prospectus Fact Sheet	0.38%	0.43%	0.81%	\$8.10	
NW Dest 2015 Inst Prospectus Fact Sheet	0.39%	0.43%	0.82%	\$8.20	
NW Dest 2020 Inst Prospectus Fact Sheet	0.40%	0.43%	0.83%	\$8.30	
NW Dest 2025 Inst Prospectus Fact Sheet	0.41%	0.43%	0.84%	\$8.40	
NW Dest 2030 Inst Prospectus Fact Sheet	0.41%	0.43%	0.84%	\$8.40	
NW Dest 2035 Inst Prospectus Fact Sheet	0.40%	0.43%	0.83%	\$8.30	

NW Dest 2040 Inst Prospectus Fact Sheet	0.40%	0.43%	0.63%	\$8.30
NW Dest 2045 Inst Prospectus Fact Sheet	0.39%	0.43%	0.82%	\$8.20
NW Dest 2050 Inst Prospectus Fact Sheet	0.39%	0.43%	0.82%	\$8.20
NW Dest 2055 Inst Prospectus Fact Sheet	0.39%	0.43%	0.82%	\$8.20
NW Dest 2060 Inst Prospectus Fact Sheet	0.39%	0.43%	0.82%	\$8.20
NW Inv Dest Cnstrv Inst Prospectus Fact Sheet	0.48%	0.43%	0.91%	\$9.10

Bonds

Prudntl Ttl Rtn Bd A Prospectus Fact Sheet	0.76%	0.03%	0.79%	\$7.90
Vngrd Ttl Bnd Mkt Idx Adm Prospectus Fact Sheet	0.06%	0.43%	0.49%	\$4.90

Cash

NW Gov Mny Mkt Inst Prospectus Fact Sheet	0.52%	0.03%	0.55%	\$5.50
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International Stocks

AmFds EuroPacfc Gr R5 Prospectus Fact Sheet	0.54%	0.43%	0.97%	\$9.70	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.
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NW Intl Indx Inst Prospectus Fact Sheet	0.30%	0.43%	0.73%	\$7.30
Thmbrg Intl Vall # Prospectus Fact Sheet	0.90%	0.03%	0.93%	\$9.30

Large-Cap Stocks

AmFds Gr Fd Am R5 Prospectus Fact Sheet	0.38%	0.43%	0.81%	\$8.10	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days.
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Only one roundtrip exchange is allowed in 30 days.

Civrt Eq A Prospectus Fact Sheet	1.07%	0.03%	1.10%	\$11.00	
Harbor Cap App Inst Prospectus Fact Sheet	0.65%	0.43%	1.08%	\$10.80	
MFS Val A Prospectus Fact Sheet	0.87%	0.03%	0.90%	\$9.00	
NW S P 500 Indx Inst Prospectus Fact Sheet	0.17%	0.43%	0.60%	\$6.00	
Mid-Cap Stocks					
AmCent MdCap Val Inst Prospectus Fact Sheet	0.78%	0.43%	1.21%	\$12.10	
Jns Prkns MdCap Val I # Prospectus Fact Sheet	0.57%	0.43%	1.00%	\$10.00	
Vic Mndr MdCap Cor Gr A Prospectus Fact Sheet	1.32%	0.03%	1.35%	\$13.50	
Vngrp Extnd Mkt Indx Adml Prospectus Fact Sheet	0.09%	0.43%	0.52%	\$5.20	
Small-Cap Stocks					
Sntnl Sm Co I # Prospectus Fact Sheet	0.88%	0.43%	1.31%	\$13.10	Assets held less than 30 days will trigger a 2.00% redemption fee on the amount of the transaction.
TRowePr New Hrizns Prospectus Fact Sheet	0.79%	0.43%	1.22%	\$12.20	The fund house enforces a trade restriction. If a participant exchanges out any amount of money, they are blocked from exchanging back into the fund for 30 days.
Vic Integrity SmCap Val A Prospectus Fact Sheet	1.50%	0.03%	1.53%	\$15.30	
Specialty					
Invsco RealEst A Prospectus Fact Sheet	1.25%	0.03%	1.28%	\$12.80	The fund house enforces a trade restriction. If a participant exchanges out \$5,000.00 or more, they are blocked from exchanging \$5,000.00 or more back into the fund for 30 days. Only one roundtrip exchange is allowed in 30 days.

Fund Name	Net Expense Ratio	AMC/Net Asset Fee	Percentage%	Per \$1,000 Shareholder-Type Fees
BOA-Fixed	N/A	0.00%	N/A	N/A

Fixed Return Investments

This fund is no longer open for new deposits.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website (www.dol.gov/ebsa/publications/401kemployee.html) for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Net Expense Ratio - The net prospectus expense shown is determined after fund management expense waivers or reimbursements are calculated. For more information about management expense waivers or reimbursements, please see the fund profile.

AMC/Net Asset Fee - This is a fee charged by Nationwide to recover expenses that may include compensation paid to financial advisors, administrative service fee payments to Administrative Firm/Authorized Representative, and any expense credits issued to the plan. Additionally, this fee pays for services provided by Nationwide including access to a variety of investment options, the recordkeeping platform, customer service, etc.

Note: AMC/Net Asset Fee may include an administrative fee which is charged by the third party administrator.

Total Annual Operating Expenses - This is the sum of the Net Expense Ratio and the AMC/Net Asset Fee.

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