



City of Lincoln | Transition Guide

City of Lincoln Employees Retirement Plan

Your retirement 401(a) and deferred compensation 457(b) plans are moving to Nationwide®

We're transitioning to Nationwide®

The City of Lincoln is excited to announce the selection of Nationwide® as the recordkeeper of our deferred compensation retirement plan. This decision comes as a result of thorough analysis completed with the assistance of the program's consulting firm, Fiducient Advisors, through a competitive bid process.

Starting on or before March 27, 2024, Nationwide will begin providing administrative and recordkeeping services for the Plan. The move to Nationwide brings enhanced services and fund selections.



A new website at **cityoflincolnretirement.com** offers enhanced digital tools and services.

24/7 access via any web-enabled device (mobile responsive)

New online service features and tools, such as My Interactive Retirement PlannerSM

E-delivery (paperless delivery) of communications and statements



New My Investment PlannerSM online tool to help you make investing decisions



Responsive local plan service



A streamlined array of lower-cost investment options



Live webinars monthly and on-demand recorded webinars



Bryan Jimmerson
Sr. Retirement Specialist
712-297-4511
jimmebl@nationwide.com

Schedule a meeting with Bryan:



Your total account(s) information, along with your personal information, will be transferred from your MissionSquare and Ameritas accounts to Nationwide according to a detailed plan outlined in this brochure. There will be no costs, charges or penalties imposed on Plan participants because of the change to Nationwide.

No action is required on your part. Simply stay informed while the City of Lincoln and Nationwide take care of the rest. For more information, please schedule a virtual meeting with your local Nationwide Retirement Specialist after the transition to Nationwide.

Important transition dates

	<p>Deadline to:</p> <ul style="list-style-type: none"> • Request a distribution from MissionSquare/Ameritas • Make changes to your current account through MissionSquare/Ameritas • This may also be the last day you can download quarterly statements for your current account
Blackout Period*	<p>March 18, 2024 – March 26, 2024</p> <p>No transactions can be accepted or processed by MissionSquare or Ameritas.</p> <p>During the blackout period, your money stays active in the market, but you may not be able to view your account at MissionSquare or Ameritas.</p>
	<p>March 26, 2024</p> <p>This is the last day your account will be live at MissionSquare or Ameritas through the close of market. After the close of market, your assets will be transferred to Nationwide.</p>
	<p>On or before March 27, 2024</p> <p>Your new deferred compensation retirement plan and 401(a) accounts will be fully active with Nationwide, and you can begin making changes to your account.</p> <p>Visit cityoflincolnretirement.com with your favorite web-enabled device and use the easy-to-follow prompts to establish your online account. This will allow you to confirm your account information and begin making any changes.</p> <p>You can also manage your account by phone on this date. Just call 1-877-677-3678 and follow the prompts to establish your PIN for account access.</p>



Why Nationwide?

For more than 45 years, Nationwide has helped public sector employees prepare for and live in retirement. They take pride in being:

- A U.S.-based company with a strong and stable history going back nearly 100 years
- A mutual company, which means they don't have shareholders and can put clients and members first
- A FORTUNE 100 company¹ with a diverse corporate portfolio, disciplined investment approach and long-term vision that can navigate economic ups and downs

¹ FORTUNE 100 is a list of the top 100 companies in the United States within the FORTUNE 500, a list of the 500 largest U.S. public and privately held companies published by Fortune magazine.

Knowing
you and
your needs

Making
it simple
for you

Being
your
advocate

We put you first

The City of Lincoln also selected Nationwide because its service model is built around participants. Together, we'll focus on knowing you and your needs, making it simple for you and being your advocate.

Investment options and fund changes

Your current funds will automatically be mapped as displayed in the table below. You can change your investments at any time after the transition by visiting cityoflincolnretirement.com.

CURRENT INVESTMENT MENU				NEW INVESTMENT MENU		
TICKER/ CUSIP	Fund Name	Expense Ratio		TICKER/ CUSIP	Fund Name	Expense Ratio
	MSQ Cash Management		→		Nationwide True Flex	
	MSQ PLUS Fund		→		Nationwide True Flex	
	Ameritas Guaranteed Account		→		Nationwide True Flex	
	All other investments		→		Age Appropriate American Funds Target Date Retirement Fund	

Available funds at Nationwide

NEW INVESTMENT MENU		
TICKER/ CUSIP	Fund Name	Expense Ratio
FXNAX	Fidelity US Bond Index	
MPHQX	BlackRock Total Return K	
PKAIX	PIMCO RAE U.S. Institutional	
FXAIX	Fidelity 500 Index	
HNACX	Harbor Capital Appreciation Retirement Class	
FSMAX	Fidelity Extended Market Index	
ASVDX	American Century Small Cap Value R6	
LMOIX	Clearbridge Small Cap Growth IS	
FTIHX	Fidelity Total International Index	
REGX	American Funds EuroPacific Growth R6	
RFTTX	American Funds Target Date Retirement 2010 R6	
RFJTX	American Funds Target Date Retirement 2015 R6	
RRCTX	American Funds Target Date Retirement 2020 R6	

NEW INVESTMENT MENU		
TICKER/ CUSIP	Fund Name	Expense Ratio
RFDTX	American Funds Target Date Retirement 2025 R6	
RFETX	American Funds Target Date Retirement 2030 R6	
RFFTXX	American Funds Target Date Retirement 2035 R6	
RFGTXX	American Funds Target Date Retirement 2040 R6	
RFHTX	American Funds Target Date Retirement 2045 R6	
RFITX	American Funds Target Date Retirement 2050 R6	
RFKTX	American Funds Target Date Retirement 2055 R6	
RFUTX	American Funds Target Date Retirement 2060 R6	
RFVTX	American Funds Target Date Retirement 2065 R6	
	Nationwide True Flex	
	Nationwide True Flex	
	Nationwide True Flex	

About the MissionSquare Plus Fund and Ameritas Guaranteed Account

MissionSquare Plus fund will be transferred to Nationwide on August 31, 2024. The first transfer of assets in the Ameritas Guaranteed Account to Nationwide will take place on October 1, 2024.

About the Ameritas 10-Year Put Fund

The Trailing Restricted Investment Balance is a convenient way for you to see an estimate of your remaining balance at Ameritas. Because some of the assets at Ameritas are moving to Nationwide over a period of years, we wanted to provide you with a snapshot of your remaining balance. Over time, you will see the Trailing Restricted Investment Balance decline as Ameritas balances move to Nationwide. Here is some important information to review about this balance snapshot:

- The Trailing Restricted Investment Balance cannot be exchanged into another investment, and it cannot be selected to receive future contributions. The only transaction permitted is a qualified withdrawal (withdrawals allowed based on distributable events as defined in your plan document).
- You can see this estimated balance at Nationwide in your online account and on the quarterly statement, giving you a picture of your assets remaining at Ameritas. The balance is listed as “estimated” to account for interest rate growth at Ameritas.
- You can request a qualified withdrawal at Nationwide from this Trailing Restricted Investment Balance, reducing the balance you see at Nationwide as well as the balance held at Ameritas.
- Deposits from your prior recordkeeper sent to Nationwide will be applied to the Nationwide Fixed Fund. This money will then be available for you to exchange into a different investment.
- Your Trailing Restricted Investment Balance will be reduced with each annual deposit received, so you can always see an estimated representation of your assets remaining with Ameritas.

Learn more at one of these workshops

We encourage you to attend one of the on-site or virtual workshops listed below beginning March 13, 2024, to learn more about the transition and your options. Once you register, you will be able to join one of the workshops on the date and time listed below.

Individual Sessions		
Date	Time (CT)	Location
Wednesday, March 13	9 a.m.	City/County Building Council Chambers, 555 S 10th St, Lincoln, NE 68508
	2 p.m.	MSC Training Room 1, 901 W Bond St, Lincoln, NE 68521
Thursday, March 14	11 a.m.	MSC Training Room 2, 901 W Bond St, Lincoln, NE 68521
	3 p.m.	City/County Building Council Chambers, 555 S 10th St, Lincoln, NE 68508
	6 p.m.	Fire Station #15, 6601 Pine Lake Road, Lincoln, NE 68516
Friday, March 15	9 a.m.	City/County Building Council Chambers, 555 S 10th St, Lincoln, NE 68508
	12 p.m.	City/County Building Council Chambers, 555 S 10th St, Lincoln, NE 68508
Monday, March 18	10 a.m.	City/County Building Council Chambers, 555 S 10th St, Lincoln, NE 68508
Tuesday, March 19	12 p.m.	MSC Training Room 2, 901 W Bond St, Lincoln, NE 68521
	7 p.m.	Fire Station #15, 6601 Pine Lake Road, Lincoln, NE 68516
Wednesday, March 20	8 a.m.	City/County Building Council Chambers, 555 S 10th St, Lincoln, NE 68508

The following dates and times are available for virtual transition workshops:

- Wednesday, March 13 — 4 p.m.
- Thursday, March 14 — 9 a.m.
- Monday, March 18 — 12 p.m.
- Tuesday, March 19 — 10 a.m.

Scan the code or register here:



Nationwide ProAccount®

If you wish to invest through a professionally managed account service, you may elect to transfer applicable account assets at any time after the transition to Nationwide by enrolling in ProAccount®. ProAccount is Nationwide's professionally managed service available for a fee through Nationwide Investment Advisors. To learn more, you can call Nationwide at 1-888-540-2896 or talk to your local retirement specialist featured on Page 7.

Important notes for all participants:

- Reminder: If you think you will need copies of prior statements generated by MissionSquare or Ameritas, log in to your MissionSquare or Ameritas account and download or print necessary statements prior to the transition. You will have access to your account history at Mission Square and Ameritas through March 17, 2024.
- If you plan to submit paperwork to retire during the transition period, please contact Human Resources at HRbenefits@lincoln.ne.gov.
- If you are scheduled to retire during the transition period, decisions you have made about your account and any distributions will transfer to Nationwide as previously determined.
- After your assets are received at Nationwide and applied to your account, you may need to set up a new systematic distribution by calling 1-877-677-3678. MissionSquare or Ameritas might not transfer this information on your behalf.
- Use the online scheduler to reserve time with your retirement specialist. Scan the QR code for Bryan on the next page to schedule an appointment.
- Explore our new website starting March 27, 2024, to learn more about our new Retirement Plans features, schedule a meeting with a retirement specialist online and review helpful educational articles.
- Fees for third-party fiduciary services will be assessed proportionally across accounts each quarter. Please note, this amount will vary each quarter based on account balances and total participant population.
- Contribution increases, decreases or suspensions, including first-time contributions upon enrollment, will be effective with the next processed payroll following the change/enrollment date.
- Beneficiary information should transfer from MissionSquare and Ameritas to Nationwide, but we encourage you to check your beneficiaries after the transition occurs.



Important information about your retirement account

How to access your account



Beginning on or before March 27, 2024, at 7 a.m. CT, you can manage your account by phone. Just call 1-877-677-3678 and follow the prompts to establish your personal identification number (PIN) for account access.



Use the number mailed to you approximately 5 business days before the March 27, 2024, transition date to establish an online account (including your self-selected username and password) and sign up for e-delivery. As you set up access to your account online at **cityoflincolnretirement.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.



After you set up your online account, review and manage your beneficiary designation(s). To do this, log in to your account and select **Beneficiaries**. It is important to do this now and whenever you have an important life event to ensure that the appropriate person is listed.



When you've set up your account, you can also access Nationwide's My Interactive Retirement PlannerSM tool, which helps you learn how your financial decisions, assets and planning can affect your long-term future. When you use this new tool, you can check your personal Retirement Readiness meter and get quick answers to help you decide what you can do to improve your retirement readiness. You can also estimate your pension plan and Social Security benefits, all on your favorite web-enabled device.



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



Bryan Jimmerson

Schedule a phone/virtual meeting with Bryan:





Nationwide Retirement Solutions
10 W. Nationwide Blvd.
Columbus, OH 43215-2751

Nationwide Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

Nationwide representatives cannot offer investment, tax or legal advice. Consult your own advisor before making decisions about participation in the Plan.

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Current investments

Current Ameritas investments

Fund Name
T. Rowe Price Retirement 2050 Advisor Class — CM
T. Rowe Price Retirement Balanced Advisor Class — 89
T. Rowe Price Retirement 2055 Advisor Class — H5
T. Rowe Capital Appreciation Advisor Class — CA
MFS Total Return Class R3 — EH
T. Rowe Price Retirement 2060 Advisor Class — G7
T. Rowe Price Retirement 2065 Fund Advisor Class — H6
Fidelity VIP Government Money Market Portfolio — 54
Guaranteed Investment Account — 10
T. Rowe Price Retirement 2010 Advisor Class — 21
Calvert Short Duration Income Class I — GM
Janus Henderson Flexible Bond Class T — EA
Metwest Total Return Bond M — HW
Vanguard Inflation-Protected Securities Admiral Shares — HX
Pimco High Yield Administrative Class — BM
Blackrock Strategic Global Bond Fund Investor A Shares — H7
T. Rowe Price Retirement 2015 Advisor Class — H1
American Century Equity Income Investor Class — 66
MFS Value Class R3 — DD
Vanguard Value Index Admiral Shares — GK
Fidelity VIP Index 500 Initial Class — 58
Alger Capital Appreciation Class I-2 — 68
T. Rowe Blue Chip Growth Advisor Class — C9

Fund Name
Vanguard Growth Index Admiral Shares — GB
American Century Mid Cap Value Investor Class — B1
FMI Common Stock — 81
Carillon Eagle Mid Cap Growth Fund Class R5 — HZ
Janus Henderson Small Cap Value Fund Class T — 47
Vanguard Small Cap Value Index Admiral Shares — HG
T. Rowe Price Retirement 2020 Advisor Class — 22
Vanguard Small Cap Index Admiral Shares — GG
Baron Small Cap Retail Shares — 87
Invesco V.I. Global Fund Series I — BK
Vanguard Total International Stock Index Admiral Shares — GJ
American Century International Growth Investor Class — 70
American Funds Europacific Growth Class R4 — E5
MFS International New Discovery Class R3 — E1
T. Rowe Price Retirement 2025 Advisor Class — H2
American Funds New World Fund Class R-4 — H0
T. Rowe Price Retirement 2030 Advisor Class — 23
T. Rowe Price Retirement 2035 Advisor Class — H3
Vanguard Real Estate Index Fund Admiral Shares — GD
T. Rowe Price Retirement 2040 Advisor Class — 88
BNY Mellon Natural Resources Fund Class A — HY
T. Rowe Price Retirement 2045 Advisor Class — H4

Current MissionSquare investments

Fund Name
Msq Amg Timessq Mid Gr R3
Msq Blackrock Eqty Div R3
Msq Cohensteers Realty R3
Msq Puritan R3
Msq Contrafund R3
Msq Diversified Intntl R3
Msq Cash Management R3
Msq Carillon Eg Mid Gr R3
Msq Invesco Discovery R3
Msq Invesco Main St R3
Msq Jpm Small Cap Val R3
Msq Westasst Core Plus R3
Msq Mfs Value R3
Missionsquare Plus R3
Msq Ret Tgt 2015 R3
Msq Ret Tgt 2020 R3
Msq Ret Tgt 2025 R3
Msq Ret Tgt 2030 R3
Msq Ret Tgt 2035 R3
Msq Ret Tgt 2040 R3
Msq Ret Tgt 2045 R3
Msq Mp Gbl Eqty Gr R3
Msq Ret Tgt 2050 R3

Fund Name
Msq Core Bd Idx R3
Msq Ovrs Eqty Index R3
Msq 500 Stk Idx R3
Msq Mid/Sm Co Idx R3
Msq Broad Mkt Idx R3
Msq Growth R3
Msq Select Value R3
Msq Equity Income R3
Msq Sm Cap Disc R3
Msq Aggrsve Opps R3
Msq International R3
Msq Growth & Inc R3
Msq Ret Tgt Inc R3
Msq Emerging Mkts R3
Msq Inflation Foc R3
Msq Mp Cons Gr R3
Msq Mp Trad Gr R3
Msq Mp Lng—Trm Gr R3
Msq Ret Incomeadv R3
Msq Pimco High Yield R3
Msq T Rowe Growth Stk R3
Msq Victory Sy Est Val R3



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