

SUMMARY ANNUAL REPORT FOR THE PSSI 401(K) PLAN & TRUST

This is a summary of the annual report for the THE PSSI 401(K) PLAN & TRUST (Employer Identification Number 34-1864733, Plan Number 002) for the plan year 01/01/2022 through 12/31/2022. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by insurance contracts and a trust fund. Plan expenses were \$2,719,180. These expenses included \$114,495 in administrative expenses and \$2,604,685 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 12141 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$25,806,783 as of the end of the plan year, compared to \$29,473,947 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of -\$3,667,164. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of -\$947,984, including employer contributions of \$810,117, employee contributions of \$2,729,117, and earnings from investments of -\$4,998,877.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of AMANDA VAASSEN, who is a representative of the plan administrator, at PO BOX 340 3681 PRISM LANE, KIELER, WI 53812 and phone number, 330-467-1300. The charge to cover copying costs will be \$2.50 for the full annual report, or \$0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan: PO BOX 340 3681 PRISM LANE, KIELER, WI 53812, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 03/31/2026)



Nationwide[®]
is on your side

FEE DISCLOSURE 404(a)(5) STATEMENT

PACKERS SANITATION SERVICES, INC.

CASE NUMBER: 335-80421

Dear Plan Participant,

You are receiving this disclosure because you are a participant or beneficiary in your company's retirement plan or you are eligible for participation. Federal law requires that Plan and investment-related information be given to you.

We have selected Nationwide[®] as the retirement plan provider. As part of their services, they have made the necessary information available in these documents.

Inside you'll find:

- General information about the operation of the Plan
- Information about administrative charges and expenses
- Information about individual expenses you may be charged as a participant or beneficiary
- A Comparative Chart of Plan Investment Options

You should review these materials carefully. Although no action is required, this information is valuable when monitoring your Plan account. To access your account information or to make any changes to your account, visit www.nationwide.com/login.

Sincerely,

PACKERS SANITATION SERVICES, INC.

PLAN AND ANNUAL FEE DISCLOSURE

This document includes important information about the expenses you pay for participating in your company's retirement plan. It's important to review this information annually. It is divided into three sections:

- Part I provides general information about the operation of the Plan
- Part II provides information about the charges for administrative expenses the Plan may be charged
- Part III provides information about individual expenses you may be charged as a Plan Participant or Beneficiary

Later in this document, you'll find what's referred to as the "Comparative Chart of Plan Investment Options" ("Comparative Chart"), which will give you information about the Plan's investment options. You can get both of these documents, plus a glossary of investment terms, on Nationwide's web site:

- If you are currently participating in the Plan and have an account balance, you should log in at nationwide.com/login
- If you are an employee who is eligible to participate in the Plan but have not yet enrolled, you should log in at nationwide.com/decide-to-enroll-in-401k.jsp. In the "Understand Plan fees" section, click on "look up fees for your Plan" and enter your Plan number. 335-80421

PLAN AND ANNUAL FEE DISCLOSURE

Part I - General Plan Information

1. **Giving Investment Instructions.** If you're eligible but not yet enrolled, please contact your employer for an enrollment packet. After you are enrolled in the Plan, in order to manage your Plan investments, you can call the Nationwide participant call center at 1-800-772-2182 or make your election online at nationwide.com/login. You may direct your investments according to the provision of your Plan. For more information, please see your Summary Plan Description.
2. **Limitations on instructions.** You may give investment instructions on any day the New York Stock Exchange is open for business.
3. **Voting and other rights.** Your rights under the Plan, and any restrictions, are subject to the terms of the Plan. Please refer to your Summary Plan Description.
4. **Designated investment alternatives.** The Plan provides designated investment alternatives into which you can direct the investment of your Plan funds. The Comparative Chart lists the designated investment alternatives and provides information regarding the alternatives.
5. **Designated plan investment manager.** MGO INVESTMENT ADVISORS INC is the Plan's designated investment manager. The plan investment manager assists the appropriate plan fiduciary in making investment decisions for the Plan.
6. **Designated participant investment manager.** The Plan allows you to have your account managed on a discretionary basis by a professional investment manager. MGO ONE SEVEN LLC ((216) 771-4242) is the Plan's provider of managed account services.
7. **Fund Window option.** The Plan offers you the ability to research and select other Nationwide-offered investments that are not a part of the designated investment alternatives listed on the Comparative Chart. Investment options available through the Fund Window are not monitored by the Plan's fiduciaries and any investment decision that you make through the Fund Window is at your own risk. You can access the Fund Window online at www.nationwide.com/login. You do not have to complete an application or pay any additional fees to use the Fund Window. You can select investments just as you would make any other investment selections through the web site. Fund Window funds are designated in the selection chart on the web site. Any restrictions or limitations that may apply to a specific fund available through the Fund Window will be disclosed as you are making your investment selections. Asset fees for some of these options may be higher than the options your Plan representative selected. These fees are included in the Fund Evaluator online tool. For general questions about the Fund Window, you may contact Nationwide at 1-800-772-2182.

PLAN AND ANNUAL FEE DISCLOSURE

Part II - Administrative Expenses

The Plan pays outside service providers for Plan administrative services, such as legal, accounting and recordkeeping services, unless the Plan Sponsor elects, at its own discretion, to pay some or all of the Plan administrative expenses. The cost for these services fluctuates each year based on a variety of factors. To the extent these expenses are not charged against forfeitures or paid by the employer, or reimbursed by a third party, the Plan charges these expenses pro rata (i.e., based on the relative size of each account), at a flat rate per participant, or based on asset size against participants' accounts.

Please note that should your sponsor choose to move or terminate a plan a Contingent Deferred Sales Charge (CDSC) of 0% based on the number of years a plan has been under contract may be assessed against the plan's assets. If a CDSC is assessed, this reduces the value of your individual account. For more information, please contact your Plan Sponsor.

Some of your Plan's operating expenses are paid from the total annual operating expenses of one or more of the designated investment alternatives. For more information, please see the Comparative Chart of Investment Options.

Please note that administrative service fees are subject to change.

Fees that may be charged by Nationwide, your retirement plan provider

Trust/Custodial Fee – taken pro-rata based on the relative asset size of each account

Trust/Custodial Fee

\$500.00 per year

Fees that may be charged by MGO ONE SEVEN, LLC.

None

PLAN AND ANNUAL FEE DISCLOSURE

Part III - Individual Expenses

The Plan imposes certain charges against individual participants' accounts, rather than against the Plan as a whole, when individual participants incur the charges. These charges may arise based on your use of a feature available under the Plan (e.g., participant loans), or based on the application of applicable law (e.g., processing a domestic relations order in case of a divorce). In addition, buying or selling some investments may result in charges to your individual account, such as commissions or redemption fees. The Comparative Chart provides information about these expenses. The Plan charges the following:

Fees that may be charged by Nationwide, your retirement plan provider

Exchange Fees

| | |
|-------------------------------|---|
| Hardcopy Exchange fee | \$6.00 per transaction, per "from" fund |
| Market Value Adjustment (MVA) | An MVA is applied if Retirement Manager SM or Retirement Advisor SM Fixed Group Annuity Contract transfer payments are in excess of the 20.00% annual book value transfer limit. The market value paid is equal to the amount withdrawn, increased or decreased by the MVA. The MVA is determined by Nationwide [®] in accordance with uniform procedures applicable to all contracts of this class. |

Fees that may be charged by MGO ONE SEVEN, LLC.

Withdrawal Fees

| | |
|-----------------------|--------------------------|
| Distribution | \$75.00 per transaction |
| Hardship Distribution | \$100.00 per transaction |

Fees that may be charged for participant investment management

| | |
|------------------------------|----------------|
| Managed Account Services fee | 0.80% per year |
|------------------------------|----------------|

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

This document includes important information to help you compare the investment options in your retirement plan. Additional information about your investment options can be found on the plan's web site:

- If you are currently participating in the plan and have an account balance, you should log in at nationwide.com/login
- If you are an employee who is eligible to participate in the plan but have not yet enrolled, you should log in at www.nationwide.com/decide-to-enroll-in-401k.jsp. In the "Understand plan fees" section, click on "look up fees for your plan" and enter your plan number. 335-80421

A paper copy of this information can be obtained at no cost by contacting Nationwide at 1-800-772-2182.

Comparative Chart of Plan Investment Options Summary

The Comparative Chart is divided into two sections:

- **Part I** consists of performance information for plan investment options
- **Part II** details the fees and expenses you'll pay for investing in a particular option

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Part I - Performance Information

Table 1 focuses on the performance of the variable return investment options. These options do not have a fixed or stated rate of return. The table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. A benchmark is an unmanaged group of securities whose performance is used as a standard to measure investment performance. Some well-known benchmarks are the Dow Jones Industrial Average and the S&P 500 Index. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the web site(s).

| Table 1 - Variable Return Investment Performance | | | | | | |
|--|---|--------|--------|-----------------|----------------|---------------------|
| Name/Type of Option | Average Annual Total Return As of 09/29/2023 | | | | | |
| | 1yr | 5yr | 10yr | Since Inception | Inception Date | Gross Expense Ratio |
| Asset Allocation | | | | | | |
| AmFds Am Bal R6 | 11.70% | 5.03% | 6.89% | 9.69% | 07/25/1975 | 0.25% |
| BENCHMARK INDEX: N/A | N/A | N/A | N/A | | | |
| Bonds | | | | | | |
| AmFds Infl LnkD Bd R6 | -0.93% | 1.40% | 1.21% | 0.44% | 12/14/2012 | 0.29% |
| Pionr Bd Y | 0.01% | 0.14% | 1.32% | 5.87% | 10/31/1978 | 0.44% |
| Vngrd Ttl Bnd Mkt Idx Adm | 0.03% | -0.56% | 0.41% | 2.33% | 11/12/2001 | 0.05% |
| BENCHMARK INDEX: N/A | N/A | N/A | N/A | | | |
| Cash | | | | | | |
| Fed Hrms Gov Oblgtns Prmr | 3.84% | 0.95% | N/A | 0.51% | 01/06/2015 | 0.28% |
| BENCHMARK INDEX: N/A | N/A | N/A | N/A | | | |
| International Stocks | | | | | | |
| AmFds EuroPacfc Gr R6 | 18.82% | 2.40% | 3.93% | 9.22% | 04/16/1984 | 0.47% |
| Invsco Glbl Y | 28.66% | 5.09% | 7.33% | 8.29% | 11/17/1998 | 0.81% |
| Vngrd Ttl IntlStkIdx Adml | 19.63% | 2.03% | 2.89% | 3.47% | 11/29/2010 | 0.11% |
| BENCHMARK INDEX: N/A | N/A | N/A | N/A | | | |
| Large-Cap Stocks | | | | | | |
| AmCent Eq Inc I# | 7.95% | 4.93% | 7.64% | 7.57% | 07/08/1998 | 0.73% |
| AmFds Am Mut R6 | 10.86% | 6.58% | 8.64% | 10.88% | 02/21/1950 | 0.27% |
| TRowePr Blue Chip Gr | 27.97% | 6.74% | 11.72% | 10.11% | 06/30/1993 | 0.71% |
| Vngrd 500 Index Fd AS | 20.73% | 9.12% | 11.11% | 6.46% | 11/13/2000 | 0.04% |
| BENCHMARK INDEX: N/A | N/A | N/A | N/A | | | |
| Mid-Cap Stocks | | | | | | |
| Allspr Spec MdCap Val Inst | 13.63% | 7.64% | 8.68% | 10.66% | 12/31/1998 | 0.79% |
| Cariln Eagle MdCap Gr I | 9.33% | 5.37% | 9.88% | 9.87% | 06/21/2006 | 0.72% |
| Vngrd Extnd Mkt Idx Adml | 13.70% | 3.80% | 7.17% | 6.91% | 11/13/2000 | 0.06% |
| BENCHMARK INDEX: N/A | N/A | N/A | N/A | | | |

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

| Table 1 - Variable Return Investment Performance | | | | | | |
|--|---|-------|-------|-----------------|----------------|---------------------|
| Name/Type of Option | Average Annual Total Return As of 09/29/2023 | | | | | |
| | 1yr | 5yr | 10yr | Since Inception | Inception Date | Gross Expense Ratio |
| Small-Cap Stocks | | | | | | |
| Emerald Gr Inst | 9.43% | 1.83% | 7.10% | 11.10% | 10/20/2008 | 0.82% |
| Vngrd Sm Cap Indx Fd AS | 11.76% | 3.88% | 7.24% | 7.78% | 11/13/2000 | 0.05% |
| Vngrd SmCap Val Indx Adml | 13.15% | 4.20% | 7.39% | 10.37% | 09/27/2011 | 0.07% |
| BENCHMARK INDEX: N/A | N/A | N/A | N/A | | | |

This fund is no longer open for new deposits.

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

Returns are based on the current charges being applied to all historical time periods and do not include any other fees or expenses including a contingent deferred sales charge, or any Plan or participant fees, if applicable. Such fees and charges, if applicable and reflected, would have lowered the performance described above. Nationwide Trust Company, FSB is not making any recommendations regarding these funds. Although gathered from reliable sources, data accuracy and completeness cannot be guaranteed. Unusually high performance may be the result of current favorable market conditions including successful IPOs or strength of a particular market sector - this performance may not be replicated in the future.

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Understanding Risks

Markets are volatile and can decline in response to adverse developments. Particular investments can react differently to these developments. For specific risks related to each investment, see the prospectus.

Nationwide Investor Destination Funds/Fidelity Advisor Freedom Portfolios: 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.

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.

High-yield funds: Funds that are invested in high-yield securities are subject to greater credit risk and price fluctuations than funds that invest in higher-quality securities.

International/emerging markets funds: Funds that are invested 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.

Money market funds: These funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other federal 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.

Small company funds: Funds that are invested in stocks of small 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.

Non-diversified funds: Funds that are invested in a concentrated sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.

Real estate funds: Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.

Index funds: For investors seeking minimum expenses, these funds invest in broad sectors of stocks and bonds for less volatility; individuals cannot invest directly in an index.

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 2 focuses on the performance of the fixed return investment options. These options have a fixed or stated rate of return. This table shows the annual rate of return of each option, the term or length of time that you will earn this rate of return and additional information relevant to performance.

| Table 2 - Fixed Return Investment Performance | | | |
|---|-----------------------|-------------------------------|---|
| Name of Option | Period | Annual Percentage Yield (APY) | Additional Information |
| BOA-Fixed | 03/01/2023-12/31/2023 | 2.31% | 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. There is an asset based plan administrative fee of 0.25%. Such fees and charges, if applicable and reflected, would lower performance. |

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Part II - Fee and Expense Information

Table 3 shows fee and expense information for the investment options listed above. This table includes the Total Annual Operating Expenses of the options above. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. It also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

| Table 3 - Investment Option Fees and Expenses | | | | | |
|---|---------------------|--------------------|---------------------------------|------------|--|
| Name/Type of Option | Gross Expense Ratio | AMC/ Net Asset Fee | Total Annual Operating Expenses | | Shareholder-Type Fees |
| | | | As a % | Per \$1000 | |
| Asset Allocation | | | | | |
| AmFds Am Bal R6 | 0.25% | 0.69% | 0.94 | 9.40 | |
| Bonds | | | | | |
| AmFds Infl Lnkd Bd R6 | 0.29% | 0.69% | 0.98 | 9.80 | |
| Pionr Bd Y | 0.44% | 0.46% | 0.90 | 9.00 | |
| Vngrd Ttl Bnd Mkt Idx Adm | 0.05% | 0.69% | 0.74 | 7.40 | |
| Cash | | | | | |
| Fed Hrms Gov Oblgtns Prmr | 0.28% | 0.69% | 0.97 | 9.70 | |
| International Stocks | | | | | |
| AmFds EuroPacfc Gr R6 | 0.47% | 0.69% | 1.16 | 11.60 | |
| Invsco Glbl Y | 0.81% | 0.44% | 1.25 | 12.50 | |
| Vngrd Ttl IntlStkIdx Adml | 0.11% | 0.69% | 0.80 | 8.00 | |
| Large-Cap Stocks | | | | | |
| AmCent Eq Inc I# | 0.73% | 0.54% | 1.27 | 12.70 | |
| AmFds Am Mut R6 | 0.27% | 0.69% | 0.96 | 9.60 | |
| TRowePr Blue Chip Gr | 0.71% | 0.54% | 1.25 | 12.50 | 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. |
| Vngrd 500 Index Fd AS | 0.04% | 0.69% | 0.73 | 7.30 | |
| Mid-Cap Stocks | | | | | |
| Allspr Spec MdCap Val Inst | 0.79% | 0.54% | 1.33 | 13.30 | 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. |
| Cariln Eagle MdCap Gr I | 0.72% | 0.59% | 1.31 | 13.10 | |
| Vngrd Extnd Mkt Idx Adml | 0.06% | 0.69% | 0.75 | 7.50 | |
| Small-Cap Stocks | | | | | |
| Emerald Gr Inst | 0.82% | 0.59% | 1.41 | 14.10 | |

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

| Table 3 - Investment Option Fees and Expenses | | | | | |
|---|---------------------|--------------------|---------------------------------|------------|-----------------------|
| Vngrd Sm Cap Indx Fd AS | 0.05% | 0.69% | 0.74 | 7.40 | |
| Vngrd SmCap Val Indx Adml | 0.07% | 0.69% | 0.76 | 7.60 | |
| Fixed Return Investments | | | | | |
| Name/Type of Option | Gross Expense Ratio | AMC/ Net Asset Fee | Total Annual Operating Expenses | | Shareholder-Type Fees |
| | | | As a % | Per \$1000 | |
| BOA-Fixed | N/A | 0.00% | N/A | N/A | |

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 web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are just two of many factors to consider when you decide to put money in an investment option. You may also want to think about whether investing in a particular option, along with your other investments, will help you achieve your financial goals.

Gross Expense Ratio: The Gross Expense Ratio (GER) is the total percentage of a mutual fund's assets that are used in the operation of the fund. The GER includes any fee waiver or expense reimbursements paid to third parties. It does not include any sales or brokerage commissions that are not charged to the fund directly.

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 authorized representatives and any expense credits issued to the Plan. Additionally, this fee pays for services provided by Nationwide including access to a wide array of investment options, record keeping platform, customer service, etc. 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 Gross Expense Ratio and AMC/Net Asset Fee.



Nationwide[®]
is on your side

Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

Certain underlying investment options are not publicly traded mutual funds and are not available directly for purchase by the general public. They are only available through variable annuity/variable life insurance policies issued by life insurance companies or in some cases, through participation in certain qualified pension or retirement plans.

Nationwide, the Nationwide N and Eagle and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company.

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PNM-2259AO.7 (05/16)

404(a)(5) FEE DISCLOSURE ADDENDUM

The PSSI 401(k) Plan and Trust

Legal Expenses (Richard A. Weiss Esq.):

| Type | Rate |
|---|------------|
| Qualified Domestic Relations Order (QDRO) (as needed) | \$200/Hour |