



Resource QDIA/Default Fund and Automatic Enrollment Setup and Change Private Sector Operations

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Purpose

This form is used to set up the automatic enrollment features of the plan, if applicable and to elect a default fund when participant investment direction is not provided.

Case information

Case Number: 987-60000 Case Name: Hidalgo County

Please Choose One

- Add Default Suspense Fund or Default Suspense Fund QDIA. Complete sections B & F
- Add Default Suspense Fund QDIA and Automatic Enrollment Reporting. Complete sections A, B & F
- Remove Default Suspense Fund/QDIA Default Suspense or Automatic Enrollment Reporting. Complete sections D & F

Section A: Automatic Enrollment Setup Information

Complete all applicable fields:

- All Participants must re-enroll
- All Participants must re-enroll if election is less than initial deferral percent
- All Participants must re-enroll except those who have a salary reduction agreement

Entry date frequency (select one): Quarterly Semi-Annual Annual
 Custom Immediate + 30 days* Immediate + 60 days* Immediate + 90 days*
 *if using one of these provisions, 90-day refunds will not be available.

Are 90-Day Refunds allowed? Yes No
 (If no selection is made, "no" will be defaulted. Only permitted with Eligible Automatic Contribution Arrangement Feature.)

Initial Deferral Percentage: _____% Annual Escalation Percent: _____%
 Maximum Deferral Percentage: _____% Date of Escalation: _____ (MM/DD)
 (If left blank, default will equal Initial Deferral Percentage)

What is the source for automatic enrollment contributions? (select one): Roth Pre-Tax

The questions below refer to existing participants:

What is the initial entry date of the Automatic Enrollment Provision?: _____ (MM/DD)
 Will your plan eligibility requirements be waived for all existing participants? Yes No
 If you are waiving eligibility requirements, what is the special effective date?: _____ (MM/DD/YYYY)

Section B: Default Suspense Fund or QDIA Default Suspense Fund

Select one of the following options:

- Default Suspense Fund
- QDIA Default Suspense Fund (If Automatic Enrollment is chosen, you must choose a QDIA default suspense fund)

Select one of the following three funding options:

- 1. Targeted Retirement Date Fund Group (See Section C)

NOTE: Fund Group, Normal Retirement Age, and Rounding Method are all required fields if Targeted Retirement Date Funds is selected. For a full listing of all funds available in the following fund group, please see Section C of this form.

Targeted Retirement Date Fund Group Available:

Fund Group	Fund Group Name	Pricing Tier
<input type="checkbox"/> NRA	Nationwide Targeted Destination Funds	Primary Plus
<input type="checkbox"/> NRO	Nationwide Targeted Destination Funds	Optional
<input type="checkbox"/> FRA	Fidelity Freedom Target Maturity Funds	Primary Plus

Section B: Default Suspense Fund or QDIA Default Suspense Fund (continued)

Normal Plan Retirement Age: _____ (must be a whole number)

Rounding Method - for the Retirement Date Fund Group: (select one)

- Round Up - Round year up to the more aggressive fund
- Round Down - Round year down to the more conservative fund
- Age Nearest - Select the fund nearest the year the participant will reach the Normal Retirement Age

 2. Balanced/Other Fund

NOTE: Fund Name, Fund Code, and VRU Code are all required fields if Balanced/Other Fund is selected. Information can be found in the Fund Selection Schedule. The Other Fund may only be utilized for a Default Suspense Fund.

Fund Name: NW Money Mkt Fund Code: GM 2A VRU Code: 688 **3. Managed Account Services - ONLY available for Automatic Enrollment plans**

NOTE: Fund Name, Fund Code, and VRU Code are all required fields if Managed Account Services is selected. Information can be found in the Fund Selection Schedule.

Fund Name: _____ Fund Code: _____ VRU Code: _____

Section C: Targeted Retirement Date Fund Group

Fund Group NRA	Fund Code	VRU Code
Nationwide Destination 2010 Fund Class A	NWAA	2047
Nationwide Destination 2015 Fund Class A	NWBA	2048
Nationwide Destination 2020 Fund Class A	NWCA	2049
Nationwide Destination 2025 Fund Class A	NWDA	2050
Nationwide Destination 2030 Fund Class A	NWEA	2051
Nationwide Destination 2035 Fund Class A	NWGA	2052
Nationwide Destination 2040 Fund Class A	NWHA	2053
Nationwide Destination 2045 Fund Class A	NWIA	2054
Nationwide Destination 2050 Fund Class A	NWJA	2055
Nationwide Destination 2055 Fund Class A	VBZA	2883
Nationwide Destination 2060 Fund Class A	CVXA	4951
Fund Group NRO	Fund Code	VRU Code
Nationwide Destination 2010 Fund Institutional Class	NWLA	2057
Nationwide Destination 2015 Fund Institutional Class	NWMA	2058
Nationwide Destination 2020 Fund Institutional Class	NWNA	2059
Nationwide Destination 2025 Fund Institutional Class	NWOA	2060
Nationwide Destination 2030 Fund Institutional Class	NWPA	2061
Nationwide Destination 2035 Fund Institutional Class	NWQA	2062
Nationwide Destination 2040 Fund Institutional Class	NWRA	2063
Nationwide Destination 2045 Fund Institutional Class	NWSA	2064
Nationwide Destination 2050 Fund Institutional Class	NWTA	2065
Nationwide Destination 2055 Fund Institutional Class	VBXA	2886
Nationwide Destination 2060 Fund Institutional Class	CVYA	4952
Nationwide Retirement Income Fund Institutional Class	NWUA	2066
Fund Group FRA	Fund Code	VRU Code
Fidelity Advisor Freedom 2005 Fund Class A	FFVA	1291
Fidelity Advisor Freedom 2010 Fund Class A	FAXA	1303
Fidelity Advisor Freedom 2015 Fund Class A	FVXA	1292
Fidelity Advisor Freedom 2020 Fund Class A	FDAA	1304
Fidelity Advisor Freedom 2025 Fund Class A	FATA	1293
Fidelity Advisor Freedom 2030 Fund Class A	FFEA	1305
Fidelity Advisor Freedom 2035 Fund Class A	FTHA	1294
Fidelity Advisor Freedom 2040 Fund Class A	FFFA	1306
Fidelity Advisor Freedom 2045 Fund Class A	FFZA	1295
Fidelity Advisor Freedom 2050 Fund Class A	FXLA	1894
Fidelity Advisor Freedom 2055 Fund Class A	BTTA	4300
Fidelity Advisor Freedom 2060 Fund Class A	CVIA	4941
Fidelity Advisor Freedom Income Fund Class A	FFXA	1307

Section D: Remove QDIA/Default Suspense and/or Automatic Enrollment

- Remove Default Suspense Fund or Default Suspense Fund/QDIA
- Remove Automatic Enrollment Reporting
- Remove Automatic Enrollment Reporting and Default Suspense Fund/QDIA

I understand that by removing the QDIA, I, as Plan Sponsor, will no longer be afforded the fiduciary relief for investments provided by DOL Reg. §2550.404c-5. I also understand that if I remove the Default Suspense Fund or Default Suspense/QDIA, Nationwide Retirement Plan's normal cash processing procedures will thereafter apply.

Section E: QDIA/Default Fund Disclosures

As Sponsor, I authorize Nationwide Trust Company, FSB, a division of Nationwide Bank or Nationwide Life Insurance Company ("Nationwide") to allocate the plan participant's contributions to the QDIA/Default Fund identified above.

Deposits received by Nationwide on behalf of participants must have a valid and accurate social security number for each participant. If such social security number is inaccurate, any deposit shall be processed in accordance with the Nationwide process at such time the deposit is received. All deposits received by Nationwide for a participant that does not have an established mix will be automatically allocated to the QDIA/Default Fund within the applicable participant account within three business days.

The QDIA/Default Fund must be a designated variable fund for the plan. If the fund I select as the QDIA/Default Fund is not currently a designated fund, I understand that this form will be used as my request and authorization to add the fund as a designated fund to my plan. Due to possible market value adjustments and other restrictions, the fixed contracts are not available as a Default Fund option.

I understand if the Managed Account Services ("MAS") option is not currently available to my plan, and Managed Account Services is selected as the QDIA/Default Fund, additional paperwork will be required by Nationwide to add this option and the QDIA/Default Fund will not be established until additional paperwork is received by Nationwide in good order.

I understand if Collective Investment Funds ("CIF") are not an option currently available to my plan, and a CIF is selected as the QDIA/Default Fund above, additional paperwork will be required by Nationwide to add this option and the QDIA/Default Fund will not be established until additional paperwork is received by Nationwide in good order.

Nationwide Target Destination Funds are part of the Nationwide Funds Group and are affiliated with Nationwide. Nationwide Funds distributed by Nationwide Fund Distributors LLC (NFD), member FINRA, King of Prussia, Pa.

It is my responsibility as Plan Sponsor to provide each eligible employee with a notice when they are first eligible to participate and at least 30 days (but, not more than 90 days) before the beginning of each plan year.

It is my responsibility as Plan Sponsor to notify the participant(s) of the circumstances under which deposits have or will be allocated to the QDIA/Default Fund, and to provide the participant(s) with adequate information and procedures to transfer funds from the QDIA/Default Fund and/or to select alternate investment options for future allocations. If the participant(s) does not provide instruction to Nationwide to transfer funds from the QDIA/Default Fund and/or change investment options for future allocations, pursuant to established procedures, all deposits will continue to be allocated to the QDIA/Default Fund.

It is my responsibility as Plan Sponsor to monitor performance and other aspects of the QDIA/Default Fund and select a replacement fund to serve as the QDIA/Default Fund as I deem appropriate. In the event of a fund merger or liquidation by the fund house offering the fund I have selected, I authorize Nationwide to change the QDIA/Default Fund to the merged/replacement fund designated by the participants of the fund and/or the fund house.

I have reviewed and I understand the mutual fund payment information that is found in the Program Agreement.

I have reviewed the prospectus for the fund selected as the QDIA/Default Fund and understand its terms and conditions including any redemption fee and/or other restrictions that may apply.

It is the responsibility of the plan fiduciary or its delegate to prudently select and monitor any qualified default investment alternative (QDIA) or default fund. Therefore, it is the responsibility of the plan fiduciary or its delegate to know the requirements of the QDIA regulations and choose the default fund most appropriate for the participants of the plan. For a full list of the requirements, please visit: <http://www.dol.gov/ebsa/regs/fedreg/final/07-5147.pdf>. Nationwide is not responsible or liable for the selection of such QDIA/Default Fund and has merely provided facts requested by the plan fiduciary or its delegate. The facts provided should not be construed to provide any endorsement of or opinion on the appropriateness of a fund or portfolio for the participants of a particular plan.

Section F: Plan Sponsor and Authorized Representative Signatures

By signing below, I (we) acknowledge that I (we) have read and understand all of the included disclosures. I (we) understand if there is any problem with the QDIA/Default Suspense Fund(s) requested, the fund(s) will not be added at this time and I (we) will be notified of necessary corrections.

NOTE: This does not constitute an amendment to your Plan Document.

*

Plan Sponsor Name (please print): _____

Signature: _____ Date: _____

NOTE: The Plan Sponsor must sign this request. If the current Plan Sponsor is not the individual who signed the original Program Agreement, please provide written evidence that he/she is Plan Sponsor. This may include a signed Board of Director's Resolution or the signature page from the plan document.

By signing below, I am confirming the individual that signed above is authorized as Plan Trustee or Plan Sponsor to make this request.

Authorized Representative Name (please print): _____

Signature: _____ Date: _____


The 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 a division of Nationwide Bank*. Nationwide Investment Services Corporation, member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220

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Zimbra

evangelina.garcia@co.hidalgo.tx.us

Fwd: 457 Plan

From : Martha Salazar <martha.salazar@co.hidalgo.tx.us> Fri, Jul 17, 2015 02:22 PM
Subject : Fwd: 457 Plan  1 attachment
To : Evangelina Garcia <evangelina.garcia@co.hidalgo.tx.us>
Cc : darlene betancourt <darlene.betancourt@co.hidalgo.tx.us>, Monica Badillo <monica.badillo@co.hidalgo.tx.us>

Ms. Vangie:
Please create an agenda item [regular] to get authority for Valde Guerra, HC Exec. Ofcr. to get authority to complete and execute.
Thanks,
Marty S.

PS Let Moni know once it's done so she can move to Tuesday 07-21-15!

From: "Martha Salazar" <martha.salazar@co.hidalgo.tx.us>
To: "Valde Guerra" <valde.guerra@co.hidalgo.tx.us>
Cc: "stan ramos" <stan.ramos@co.hidalgo.tx.us>, "Juanita Alejos" <janie.alejos@co.hidalgo.tx.us>
Sent: Wednesday, July 15, 2015 12:20:18 PM
Subject: Fwd: 457 Plan

Mr. Guerra:
Here is the document provided by Anthony Reyna.
Marty

From: "Martha Salazar" <martha.salazar@co.hidalgo.tx.us>
To: "Anthony Reyna" <anthony@walterreyna.com>
Cc: "Darlene H. Betancourt" <darlene.betancourt@co.hidalgo.tx.us>, "Valde Guerra" <valde.guerra@co.hidalgo.tx.us>, "Evangelina Garcia" <evangelina.garcia@co.hidalgo.tx.us>
Sent: Monday, July 6, 2015 1:16:11 PM
Subject: Re: 457 Plan

Mr. Reyna:
We will respond as soon as we have a solution for you.
Thanks,
Marty Salazar

PS We will receive guidance from HC Exec. Officer, Mr. Valde Guerra.

From: "Anthony Reyna" <anthony@walterreyna.com>
To: "Martha Salazar" <martha.salazar@co.hidalgo.tx.us>
Cc: "Darlene H. Betancourt" <darlene.betancourt@co.hidalgo.tx.us>, "Valde Guerra" <valde.guerra@co.hidalgo.tx.us>, "Evangelina Garcia" <evangelina.garcia@co.hidalgo.tx.us>
Sent: Monday, July 6, 2015 1:12:32 PM

Subject: RE: 457 Plan

Attached find the form.

This form is needed to have things automatically turned over to the 3rd party money manager for those that select them to manage their funds, which is currently about 99% of all participants.

Apparently, over the past 10 years, Simpkins had to give Nationwide permission at each enrollment to allow for the 3rd party manager to manage the funds. This form basically streamlines the process so Simpkins does not have to give permission each enrollment period.

Anthony

From: Martha Salazar [mailto:martha.salazar@co.hidalgo.tx.us]
Sent: Monday, July 06, 2015 11:00 AM
To: Anthony Reyna
Cc: Darlene H. Betancourt; Valde Guerra; Evangelina Garcia
Subject: Re: 457 Plan

Mr. Reyna:

Please send the form for our review and solution.

Thanks,
Marty S.

From: "Anthony Reyna" <anthony@walterreyna.com>
To: "Martha salazar" <Martha.salazar@co.hidalgo.tx.us>
Sent: Monday, July 6, 2015 10:03:58 AM
Subject: 457 Plan

Marty,

I have been given a form by Simpkins and Associates, the third party administrator, for someone at the county to sign. They told me that the last authorized signature they got was from Sylvia Handy years ago. I informed them she is no longer with the county.

Could you point me in the right direction whereas to get an authorized signature?

Thanks,

Anthony

J. Anthony Reyna | Investment Advisory Rep


Walter J. Reyna, Inc.

A Registered Investment Advisor

Office 956.682.4196 | Fax 956.682.4931 | anthony@walterreyna.com

Learn more at www.walterreyna.com

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 **987-60000 QDIA Default Fund Change form.pdf**
413 KB
