

The Best of America Retirement Resource Performance Summary

The Waddell & Reed Advisors 403(b) Plan

Period Ending 03/30/2012 for quarter end results

The performance data featured represents past performance, which is not a guarantee of future results. Investment return and principal value fluctuate so that the fund's value, when redeemed, may be worth more or less than the amount invested. Current performance may be higher or lower than the performance quoted. For performance information current to the most recent month ended, call (888) 867-5175.

Investment Option (Ticker)	Risk Category*	INQUIRE Code	Net AMC/ Asset Fee	Gross Exp Ratio	QTR	YTD	Annualized			10-Year or Since Inception	Inception Date
							1-Year	3-Year	5-Year		
Specialty											
Davis Fin A (RPFGX)	VI	472	0.85%	0.95%	14.00%	14.00%	-1.07%	22.60%	-3.21%	2.41%	05/01/1991
Opp Gold Spec Mnrls A (OPGSX)	VI	374	0.85%	1.22%	-1.72%	-1.72%	-25.35%	20.02%	7.83%	16.71%	07/19/1983
Prudntl Jnism Util A (PRUAX)	IV	1196	0.85%	0.89%	4.14%	4.14%	4.21%	20.27%	-0.90%	7.43%	01/22/1990
WR Adv Scnc Tech A (UNSCX)	V	214	0.85%	1.36%	19.82%	19.82%	0.73%	19.98%	6.44%	7.56%	05/16/1950
WR Ivy Gbl Natrl Rsrc A (IGNAX)	VI	1284	0.85%	1.39%	4.48%	4.48%	-27.27%	15.98%	-3.48%	8.14%	01/02/1997
WR Ivy Pacfc Oppr A (IPOAX)	VI	1288	0.85%	1.73%	13.04%	13.04%	-14.49%	17.10%	1.99%	10.07%	10/25/1993
International Stocks											
AmFds New Prspct R5 (RNPFX)	V	1499	1.25%	0.51%	13.45%	13.45%	-0.11%	19.37%	1.86%	6.13%	03/13/1973
WR Adv Intl Gr A (UNCGX)	VI	209	0.85%	1.51%	12.32%	12.32%	-0.21%	19.06%	0.49%	5.08%	06/09/1970
WR Ivy Intl Cor Eq A (IVIA)	VI	1286	0.85%	1.46%	10.49%	10.49%	-8.68%	17.89%	-0.09%	6.79%	05/13/1997
Index: EAFE					10.86%	10.86%	-5.77%	17.13%	-3.51%	5.70%	
Small-cap Stocks											
Heartland Val Inv (HRTVX)	VI	161	0.85%	1.14%	9.72%	9.72%	-6.55%	25.89%	-0.56%	6.67%	12/28/1984
NW SmCap Indx A (GMRAX)	VI	967	0.85%	0.67%	12.01%	12.01%	-1.64%	25.16%	0.63%	4.85%	04/09/1997
Index: Russell 2000					12.44%	12.44%	-0.18%	26.90%	2.13%	6.45%	
Mid-cap Stocks											
Fnkln SmMdCap Gr A (FRSGX)	VI	958	0.85%	1.01%	14.89%	14.89%	0.10%	26.05%	3.13%	4.69%	02/14/1992
Pionr MdCap Val A (PCGRX)	V	651	0.85%	1.12%	12.42%	12.42%	-1.13%	18.76%	-0.14%	5.17%	07/25/1990
Index: S&P 400					13.50%	13.50%	1.98%	28.55%	4.78%	7.70%	
Large-cap Stocks											
AmFds Gr Fd Am R5 (RGAFX)	VI	1397	1.25%	0.38%	14.31%	14.31%	2.50%	18.49%	0.86%	4.11%	11/30/1973
Davis Oppr A (RPEAX)	V	473	0.85%	1.05%	10.53%	10.53%	1.90%	21.42%	-1.55%	3.72%	12/01/1994
Invsco VK Gr Inc A (ACGLX)	VI	306	0.85%	0.84%	9.67%	9.67%	1.18%	19.14%	0.02%	3.75%	08/01/1946
NW S P 500 Indx Inst (GRMIX)	VI	1623	1.25%	0.20%	12.15%	12.15%	6.90%	21.62%	0.48%	2.54%	07/24/1998
WR Adv Vngrd A (UNVGX)	V	218	0.85%	1.25%	14.16%	14.16%	10.45%	19.47%	3.90%	3.96%	10/20/1969
WR Ivy LgCap Gr A (WLGAX)	V	242	0.85%	1.25%	14.18%	14.18%	10.24%	19.37%	4.43%	4.30%	06/30/2000
Index: S&P 500					12.59%	12.59%	8.54%	23.42%	2.01%	4.12%	
Balanced											
AmFds Am Bal R5 (RLBFX)	IV	1490	1.25%	0.35%	8.43%	8.43%	6.81%	17.18%	2.88%	4.41%	07/25/1975
Invsco VK Eq Inc A (ACEIX)	IV	304	0.85%	0.81%	7.80%	7.80%	1.16%	15.89%	1.81%	4.46%	08/03/1960
NW Inv Dest Aggr Svc (NDASX)	V	970	0.85%	0.87%	11.40%	11.40%	0.75%	19.89%	-0.52%	3.80%	03/30/2000
NW Inv Dest Cnsv Svc (NDCSX)	III	974	0.85%	0.88%	2.31%	2.31%	3.03%	6.37%	2.51%	3.08%	03/30/2000
NW Inv Dest Mod Aggr Svc (NDMSX)	IV	971	0.85%	0.86%	9.38%	9.38%	1.48%	17.32%	0.47%	3.91%	03/30/2000
NW Inv Dest Mod Cnsv Svc (NSDCX)	III	973	0.85%	0.87%	4.79%	4.79%	3.44%	10.40%	2.30%	3.62%	03/30/2000
NW Inv Dest Mod Svc (NSDMX)	IV	972	0.85%	0.86%	7.15%	7.15%	2.49%	13.90%	1.49%	3.73%	03/30/2000
Opp Cap Inc A (OPPEX)	III	848	0.85%	1.03%	4.47%	4.47%	3.84%	14.77%	-3.68%	1.68%	12/01/1970
WR Ivy Asst Strat A (WASAX)	V	247	0.85%	0.99%	14.03%	14.03%	0.40%	10.50%	6.76%	9.82%	07/10/2000
WR Ivy Bal A (IBNAX)	IV	1341	0.85%	1.30%	8.95%	8.95%	5.56%	15.89%	5.27%	5.37%	11/16/1987
Index: Balanced Benchmark					7.34%	7.34%	4.22%	17.45%	3.83%	6.94%	
Bonds											
PIMCO Ttl Rtn Inst (PTTRX)	III	1436	1.25%	0.46%	2.56%	2.56%	4.60%	7.94%	6.93%	5.65%	05/11/1987
WR Ivy Bd A (IBOAX)	II	1342	0.85%	1.14%	1.16%	1.16%	5.86%	8.98%	3.03%	3.69%	08/14/1987
Index: Lehman Bros Agg Bd					0.30%	0.30%	7.71%	6.83%	6.25%	5.80%	
Short-term Bonds											
Opp Ltd Trm Govt A (OPGVX)	II	855	0.85%	0.85%	0.75%	0.75%	1.12%	4.46%	1.72%	1.95%	03/10/1986
Index: Citigroup 1-3 Govt/Corp					0.32%	0.32%	1.74%	2.60%	3.76%	3.66%	
Cash											
NW Mny Mkt Inst (GMIXX)	I	688	0.85%	N/A	-0.22%	-0.22%	-0.90%	-0.90%	0.25%	0.77%	03/03/1980
Index: 3 Mos. T-Bill					0.01%	0.01%	0.05%	0.11%	1.12%	1.81%	

For more information about the funds available, including all charges, expenses, and expense waivers and reimbursement information, please consult a prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your Pension Representative. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information. Read the prospectus and trust program documents carefully before investing.

Risk Category Legend: VI - Very High, V - High, IV - Moderate, III - Low, II - Very Low, I - Lowest

*** For more information on Risk Category, refer to the Risk Classification section on the investment profiles.**

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 of 0.58% for primary value (V), 0.85% for primary plus (S), 1.05% for primary (P) and 1.25% for optional (O) as indicated in the Net Asset Fee column above. Performance results also include an asset based plan administration fee of 0.05%. 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 other plan or participant fees, if applicable. Such fees and charges, if applicable and reflected, would have lowered the performance described above. For information about these expenses, contact your Pension Representative. 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.

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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 Destinations 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 invest 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 invest internationally 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.

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 investing 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 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.

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.

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