



Baltimore County Public Schools 457(b) Plan Expense Summary As of September 30, 2013



| | Nationwide | | |
|----------------------|--|----------------------|---------------|
| Style Categories: | Fund Name | Share Class / Ticker | Expense Ratio |
| Large Blend -Active | Dreyfus Appreciation Investor | DGAGX | 0.97 |
| Large Blend - Active | American Funds Investment Company of America | A / AIVSX | 0.62 |
| Large Blend - Active | Nationwide Institutional Service | MUIFX | 0.81 |
| Large Blend - Index | Nationwide S&P 500 Index | INST / GRISX | 0.46 |
| Large Blend - Index | SEI S&P 500 Index | E / TRQIX | 0.29 |
| Large Growth | Fidelity Contrafund | FCNTX | 0.74 |
| Large Growth | Fidelity OTC | FOCPX | 0.91 |
| Large Growth | Neuberger Berman Socially Responsible | INV / NBSRX | 0.89 |
| Large Growth | T. Rowe Price Growth Stock Advantage | TRSAX | 0.93 |
| Large Growth | Nationwide Large Cap Growth | n/a | 0.95 |
| Large Value | American Century Value | INV / TWVLX | 1.00 |
| Large Value | Edgar Lomax Value | LOMAX | 1.43 |
| Large Value | T. Rowe Price Equity Income | PRFDX | 0.68 |



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| Large Value | Invesco Growth & Income | A / ACGIX | 0.84 |
| Mid Blend - Active | | | |
| Mid Blend - Index | Nationwide Mid Cap Market Index | A / GMXAX | 0.71 |
| Mid Growth | Neuberger Berman Genesis Tr | NBGEX | 1.11 |
| Mid Growth | Wells Fargo Advantage Discovery Adm | WFDDX | 1.14 |
| Mid Value | JPMorgan Mid Cap Value | A / JAMCX | 1.42 |
| Small Blend - Active | Nationwide NVIT Multi Manager Small Company | I | 1.22 |
| Small Blend - Index | Nationwide Small Cap Index | A / GMRAX | 0.74 |
| Small Growth | Brown Capital Management Small Company | INST / BCSSX | 1.28 |
| Small Value | Nationwide US Small Cap Value | INST/ NWUSX | 1.46 |
| Moderate Allocation | Fidelity Puritan | FPURX | 0.59 |
| | Nationwide Investor Destination Conservative | NDCSX | 0.88 |
| | Nationwide Investor Destination Moderate Conservative | NSDCX | 0.87 |
| | Nationwide Investor Destination Moderate | NSDMX | 0.86 |



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| | Nationwide Investor Destination Moderate Aggressive | NDMSX | 0.86 |
| | Nationwide Investor Destination Aggressive | NDASX | 0.87 |
| International Equity - Active | Invesco International Growth | R5 / AIEVX | 1.00 |
| International Equity - Active | Nationwide International Value | INST / NWVSX | 1.26 |
| International Equity - Active | Oppenheimer Global | A / OPPAX | 1.22 |
| International Equity - Index | Nationwide International Index | A / GIAAX | 0.75 |
| Intermediate Investment Grade Fixed Income - Active | PIMCO Total Return | A / PTTAX | 0.85 |
| Intermediate Investment Grade Fixed Income - Index | Nationwide Bond Index | A / GBIAX | 0.69 |
| High Yield Bond | Waddell & Reed High-Income | Y / WYHIX | 0.79 |
| TIPS | PIMCO Real Return | A / PRTNX | 0.88 |
| Money Market | Nationwide Money Market Prime | MIFXX | 0.62 |
| Money Market | Invesco Short-Term Investment Treasury | INST / TRPXX | 0.08 |
| Short Duration Govt. | Federated US Government 2-5 year | INST / FIGTX | 0.85 |
| Stalbe Value / Fixed Annuity | Nationwide Fixed Account | n/a | |



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| Style Categories: | Fund Name | Share Class / Ticker | Expense Ratio |
| Target Retirement Date 2010 | Nationwide Destination 2010 | INST / NWDSX | 0.69 |
| Target Retirement Date 2015 | Nationwide Destination 2015 | INST / NWESX | 0.70 |
| Target Retirement Date 2020 | Nationwide Destination 2020 | INST / NWFSX | 0.69 |
| Target Retirement Date 2025 | Nationwide Destination 2025 | INST / NWHSX | 0.69 |
| Target Retirement Date 2030 | Nationwide Destination 2030 | INST / NWISX | 0.68 |
| Target Retirement Date 2035 | Nationwide Destination 2035 | INST / NWLSX | 0.68 |
| Target Retirement Date 2040 | Nationwide Destination 2040 | INST / NWMSX | 0.68 |
| Target Retirement Date 2045 | Nationwide Destination 2045 | INST / NWNSX | 0.68 |
| Target Retirement Date 2050 | Nationwide Destination 2050 | INST / NWOSX | 0.68 |
| Target Retirement Date 2055 | Nationwide Destination 2055 | | 0.61 |
| Target Retirement Date Retirement Income | Nationwide Retirement Income | INST / NWRSX | 0.71 |
| Straight Average: | | | 0.84 |
| Administrative Fee: | | | 0.15 |
| Asset Fee: | | | 0.00 |
| Mortality & Expense Fee: | | | 0.00 |
| Front End Loads: | | | None |



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| Back End Loads: | | | None |
| TOTAL AVERAGE PARTICIPANT FEE (As a percentage of assets): | | | 0.99 |

Note: The above chart contains fee information for the currently available fund lineups and does not include funds/accounts in any of the above (or other) vendors in contracts available prior to the consolidation of vendors/investment options. Also, some mutual fund companies do impose short term trading fees on funds that are transferred into and out of a particular fund too frequently. Please refer to the prospectuses or respective vendor websites to determine which of the above funds impose short term trading fees.

Additional fees may be assessed to individuals that take participant loans from their accounts. Please refer to the respective vendor websites for information regarding any applicable loan set up and or ongoing loan administration fees.