TOWNSHIP OF SMITH
WASHINGTON COUNTY, PA
P.O. BOX 94
1848 SMITH TOWNSHIP STATE ROAD
SLOVAN PA 15078
THOMAS A. SCHILINSKI, CHAIRMAN ANTHONY V. GIANFRANCESCO,
TIMOTHY J.GREEN, SECRETARY VICE-CHAIRMAN
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REQUEST FOR PROPOSALS (RFP)
ACTUARIAL SUPPORT SERVICES
Issue Date: May 31, 2016
Due Date: June 10, 2016

I.**Introduction**

Smith Township Board of Supervisors, a Pennsylvania local government entity, is soliciting proposals from qualified professional vendors for actuarial and administrative support services related to the LVPC: defined benefit pension plan

The object of the RFP is to identify a qualified professional actuarial firm that can offer the highest quality service in the most timely manner possible and at the best value to Smith Township. The successful respondent will be expected to prepare all the required actuarial reports/documents.

II.**Background** Information

Smith Township is responsible for the funding of retirement benefits for a defined benefit pension plan. We engage an actuarial firm to perform all recurring and non-recurring services related to its defined benefit pension plan.

III.**Scope of Services**

The following details the services to be provided to the Smith Township Board of Supervisors in the area of actuarial support services:

1. **Recurring Services – Pension**

*Prepare annual actuarial valuation report and present to Smith Township Board of Supervisors. Incude benefit information on all members in the plan, as well as plan funding information. The valuation process should include a review of the actuarial assumptions as well as the plan's overall condition.
*Prepare annual financial statements.
*Prepare annual employee benefit statements.
*Preparation of required federal and state filings.
*Review actuarial issues with Smith Township and when necessary the Pension Trustees.
*Assistance to auditors in connection with audits of the Smith Township pension plan as it relates to the valuation.
*Routine correspondence and phone calls regarding the plan.

2. **Nonrecurring Services**

*Prepare all related pension forms required by PA and Federal government statues.
*Maintain accurate records of all active, vested and retired plan members and other related data.
*Prepare the calculation of retirement estimates in event of termination, death, disability or retirement expeditiously.
*Assist in the determination of remaining benefits payable to beneficiaries of deceased retirees and the value of pension benefits for members going through divorce proceedings.
*Plan participant and retiree communication services as needed and appropriate.
*Provide assistance and attend meetings as required or requested by Smith Township.
*General actuarial consulting to Smith Township Board of Supervisors.

3. **Strategic Planning**

*Update Smith Township on any changing legislation and regulations that are relevant to the administration of the pension plan.
*Prepare plan documents including amendments, Summary Plan Descriptions and ordinances or resolutions as needed by Smith Township Board of Supervisors.
*General actuarial consulting to Smith Township.

*Copies of all files, correspondence and records, at no cost to Smith Township within 30 days upon termination of appointment of actuary.

IV.Submittal Requirements

1. **Letter of Transmittal.** Must contain the following statements and information:
   a. Company name, address, email and telephone number(s) of the firm submitting the proposal.
   b. Name, title, address, email and telephone number of the person to contact who are authorized to represent the firm and to whom correspondence should be directed.
   c. Federal and State taxpayer identification numbers of the firm.
   d. Briefly state your understanding of the services to be performed and commitment to provide the services as specified.
   e. The letter must be signed by a corporate officer or other individual who is legally authorized to bind the applicant to both its proposal and cost schedule.
   f. Statement which indicates "proposal and cost schedule shall be valid and binding for 90 days following proposal due date and will become part of the contract that is negotiated with the Commission".

2. **General Vendor Information.** Provide the following information:
   a. Length of time in business
   b. Total number of active or current clients
   c. List of public sector clients.
   d. Identify three clients that can serve as a reference to your firm's service.
   e. Location of headquarters and office that will serve this account.
   f. Does your firm offer pension consulting services?
   g. Describe your firm's professional liability insurance.

3. **Default.** If your company has had a contract terminated for default during the past 5 years, all such incidents must be described. Termination for default is defined as notice to stop performance due to the vendor's poor or non-performance.
4. **Summary.** Summarize your proposal and your firm's qualifications.
5. **Cost of Services.** Provide the following information:
   a. The proposal must contain a fee schedule that includes hourly rates for proposed services.
   b. Define any additional charges.

6. **Assignability.** The successful respondent cannot transfer any interest or provide for assignment of professional services contract with Smith Township, either in whole or part, without the written consent of Smith Township.
7. **Payment.** Payment for services rendered will be based upon receipt of a detailed statement from the actuarial firm.

V. **Evaluation Criteria and Process.** Smith Township Supervisors will conduct an evaluation Of qualifications and will rate each submittal based upon the following criteria:

1. Experience in general and in particular with government entities.
2. Understanding the services to be provided.
3. Personnel expertise
4. Ability to provide requested services.
5. Compatibility with Smith Township's needs.
6. Satisfaction of clients
7. Cost
8. References

VI. **Deadline for Submissions of Proposals.** A sealed copy of the proposal must be received By the Smith Township Board of Supervisors prior to 4:00 pm on June 10, 2016. Proposal Must be marked as "Actuarial Support Services Proposal". Proposals shall be emailed to secretary@smithtownship.org or delivered or mailed to PO Box 94 1848 Smith Township State Road Slovan PA 15078.

VII. **Miscellaneous**

1. Cost will not be the primary factor in the selection of an actuarial firm.
2. Smith Township Board of Supervisors reserves the right to reject any and all proposals for failure to meet the requirements contained herein, to waive any technicalities, and to accept the proposal which bests meets the requirement of the project.
3. The Request for Proposal creates no obligation on the part of the Board to award a contract or to compensate the proposer for any costs incurred during proposal presentation, response, submission, presentation or oral interviews. The Board reserves the right to award a contract based upon proposals received without further discussion or negotiation.
4. The board further reserves the right to make such investigation as it deems necessary to determine the ability of proposers to furnish the required services and

proposers shall furnish all such information for this purpose as the Board may request.

5. By submitting this information the firm represents that it has examined and understands this RFP and has become fully informed of all the requirements of the RFP. All terms and conditions set forth in this document are accepted and must be incorporated in the submission unless explicit exception is made to individual items and accepted by Smith Township Board of Supervisors.
6. By submitting a response, the firm represents that it has the ability to meet the requirements outlined herein.

Nationwide®

On Your Side®

FEE DISCLOSURE 404(a)(5) STATEMENT

SMITH TOWNSHIP

CASE NUMBER: 810-80000

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,

SMITH TOWNSHIP

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 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. 810-80000

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 participant investment manager.** The plan allows you to have your account managed on a discretionary basis by a professional investment manager. NATIONWIDE INVESTMENT ADVISORS, LLC ((888) 540-2896) is the Plan's provider of managed account services.Nationwide ProAccount is a discretionary managed account service offered by NIA for retirement plan participants who desire professional guidance in managing their self-directed retirement plan account.

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, if applicable, a contingent deferred sales charge (CDSC) may be assessed against the plan's assets in the event the investment contract is terminated or if certain withdrawals are taken. 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

None

Fees that may be charged by SMITH TOWNSHIP

Please refer to your Third Party Administrator's Annual Disclosure for additional fees.

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 distributions), 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℠ or Retirement Advisor℠ 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.

Managed Account Fees

Nationwide ProAccount Fee	0.25% per year

Fees that may be charged by SMITH TOWNSHIP

Please refer to your Third Party Administrator's Annual Disclosure for additional fees.

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. 810-80000

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

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 03/31/2016					
	1yr	5yr	10yr	Since Inception	Inception Date	Gross Expense Ratio
Bonds						
AmCent ShtDrInflPrtBd Inst#	-0.51%	0.09%	2.34%	1.85%	05/31/2005	0.37%
LeggM BW Glbl Oppr Bd Inst#	-1.85%	2.31%	N/A	6.50%	03/19/2009	0.69%
Prudntl Hi Yld Z#	-3.14%	3.77%	5.54%	4.82%	03/01/1996	0.58%
Prudntl Ttl Rtn Bd Z#	-0.48%	3.56%	4.87%	4.60%	09/16/1996	0.56%
TCW Ttl Rtn Bd I#	0.33%	3.68%	5.47%	5.23%	06/17/1993	0.60%
Vngrd Ttl Bnd Mkt Idx Adm#	0.19%	2.06%	3.20%	2.85%	11/12/2001	0.07%
BENCHMARK INDEX: Barclays US Agg Bond TR USD	1.96%	3.78%	4.9%			
Cash						
Drey Inst Prfrd MnyMkt Prm	-1.47%	-1.49%	-0.27%	0.86%	06/11/1997	0.10%
BENCHMARK INDEX: 3 Mos. T-Bill	0.08%	0.06%	1.07%			
International Stocks						
AmBcn Intl Eq Inst#	-11.05%	0.75%	0.54%	5.26%	08/07/1991	0.74%
DFA Emrg Mkt Cor Inst#	-11.85%	-5.02%	2.66%	5.23%	04/05/2005	0.62%
Harbor Intl Inst#	-9.98%	0.15%	2.14%	9.08%	12/31/1987	0.78%
Opp Glbl Y#	-10.54%	4.37%	3.17%	6.94%	11/17/1998	0.90%
BENCHMARK INDEX: EAFE	-8.27%	2.29%	1.8%			
Large-Cap Stocks						
AmFds AMCAP R6#	-2.40%	9.96%	5.93%	10.00%	05/01/1967	0.37%
AmFds Wshngtn Mut Inv R6#	0.10%	9.62%	5.27%	10.30%	07/31/1952	0.30%
DFA US LgCap Val Inst#	-4.70%	8.30%	4.36%	8.01%	02/19/1993	0.37%
MFS Rsrch R4#	-1.93%	8.99%	5.71%	6.23%	03/31/2005	0.57%
Vngrd Ttl StMkt Indx Fd AS#	-2.03%	9.24%	5.35%	3.72%	11/13/2000	0.05%

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 1 - Variable Return Investment Performance						
Name/Type of Option	Average Annual Total Return As of 03/31/2016					
	1yr	5yr	10yr	Since Inception	Inception Date	Gross Expense Ratio
BENCHMARK INDEX: S&P 500	1.78%	11.58%	7.01%			
Short-Term Bonds						
Vngrd ST Bd Indx Adml#	-0.11%	0.17%	1.78%	1.55%	11/12/2001	0.10%
Vngrd ST Invmt Grd Adml#	0.23%	0.73%	2.05%	2.19%	02/12/2001	0.10%
BENCHMARK INDEX: Citigroup 1-3 Govt/Corp	0.99%	1.1%	2.77%			
Small-Cap Stocks						
JPM SmCap Val Sel#	-8.40%	6.66%	4.12%	8.22%	06/30/1972	1.13%
Vngrd Explr Adml#	-12.38%	6.35%	4.01%	6.12%	11/12/2001	0.35%
BENCHMARK INDEX: Russell 2000	-9.76%	7.2%	5.26%			
Specialty						
DFA Glbl RealEst Sec Inst#	2.03%	8.07%	N/A	4.19%	06/04/2008	0.38%
JPM Strat Inc Oppr R5#	-2.97%	0.29%	N/A	3.67%	10/10/2008	0.74%
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.

Targeted Retirement Date Funds: 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 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.

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	Interest Rate	Additional Information
BOA-Fixed	01/01/2016-06/30/2016	1.30%	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. Such fees and charges, if applicable and reflected, would lower performance.

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	Net Expense Ratio	AMC/ Net Asset Fee	Total Annual Operating Expenses		Shareholder-Type Fees
			As a %	Per $1000	
Bonds					
AmCent ShtDrInflPrtBd Inst#	0.37%	1.60%	1.97	19.70	
LeggM BW Glbl Oppr Bd Inst#	0.69%	1.45%	2.14	21.40	
Prudntl Hi Yld Z#	0.58%	1.35%	1.93	19.30	
Prudntl Ttl Rtn Bd Z#	0.58%	1.35%	1.93	19.30	
TCW Ttl Rtn Bd I#	0.49%	1.50%	1.99	19.90	
Vngrd Ttl Bnd Mkt Idx Adm#	0.07%	1.60%	1.67	16.70	
Cash					
Drey Inst Prfrd MnyMkt Prm	0.10%	1.60%	1.70	17.00	
International Stocks					
AmBcn Intl Eq Inst#	0.73%	1.60%	2.33	23.30	
DFA Emrg Mkt Cor Inst#	0.61%	1.60%	2.21	22.10	
Harbor Intl Inst#	0.75%	1.50%	2.25	22.50	
Opp Glbl Y#	0.90%	1.40%	2.30	23.00	
Large-Cap Stocks					
AmFds AMCAP R6#	0.37%	1.60%	1.97	19.70	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.
AmFds Wshngtn Mut Inv R6#	0.30%	1.60%	1.90	19.00	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.
DFA US LgCap Val Inst#	0.27%	1.60%	1.87	18.70	
MFS Rsrch R4#	0.57%	1.50%	2.07	20.70	
Vngrd Ttl StMkt Indx Fd AS#	0.05%	1.60%	1.65	16.50	
Short-Term Bonds					
Vngrd ST Bd Indx Adml#	0.10%	1.60%	1.70	17.00	
Vngrd ST Invmt Grd Adml#	0.10%	1.60%	1.70	17.00	

Table 3 - Investment Option Fees and Expenses					
Small-Cap Stocks					
JPM SmCap Val Sel#	1.00%	1.35%	2.35	23.50	
Vngrd Explr Adml#	0.36%	1.60%	1.96	19.60	
Specialty					
DFA Glbl RealEst Sec Inst#	0.24%	1.60%	1.84	18.40	
JPM Strat Inc Oppr R5#	0.56%	1.50%	2.06	20.60	
Fixed Return Investments					
Name/Type of Option	**Net 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.

Net Expense Ratio: The net prospectus expense shown is after fund management expense waivers or reimbursements. For more information about management expense waivers or reimbursements, please see the fund profile.

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 Administration Firms/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 Net Expense Ratio and AMC/Net Asset Fee.

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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.

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 framemark and On Your Side are service marks of Nationwide Mutual Insurance Company.

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PNM-2259AO.4 (02/14)

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NOTICE OF SUMMARY
June 13, 2016

The Smith Township Board of Supervisors awarded Nationwide the bid for actuarial services for Smith Township's Non-uniform Pension Plan.

The relevant factors involved in our decision were price, reliability, reputation, Service and hands on experience. We currently have Nationwide for our Uniform Pension Plan and are very satisfied with them. It is also nice to have both Pension Plans with the same actuary. Nationwide was the only bid that we received.

The Smith Township Board of Supervisors.