

Nationwide

Asset Class	Proposed Fund Mapping	Total Assets 12/31/05	Expense Ratio	Add'l Asset Based Fee	Total Est. Fund Cost	Revenue from Fund %	Total Est. Fund Revenue
Stable Value	Galliard Stable Value C	\$ 4,055,305	0.59%	0.00%	\$ 23,926	0.44%	\$ 17,843
FDIC Insured	Liquid Savings	\$ 546,422	0.00%	0.00%	\$ -	0.55%	\$ 3,005
Intermediate Term (Core) Bond	American Funds Bond Fund of America	\$ 67,112	0.65%	0.29%	\$ 631	0.25%	\$ 362
Intermediate Term (Core) Bond	Vanguard Total Bond Market Index	\$ 425,222	0.11%	0.29%	\$ 1,701	0.00%	\$ 1,233
High Yield Bond	N/A			0.00%	\$ -		\$ -
Balanced	American Funds Income Fund of America	\$ 232,407	0.25%	0.29%	\$ 1,255	0.25%	\$ 1,255
Lifestyle Conservative	Gartmore Inv Destinations Cons Svc	\$ 37,895	0.90%	0.29%	\$ 451	0.40%	\$ 261
Lifestyle Moderate	Gartmore Inv Destinations Mod Svc	\$ 337,671	0.87%	0.29%	\$ 3,917	0.40%	\$ 2,330
Lifestyle Aggressive	Gartmore Inv Destinations Aggr Svc	\$ 75,892	0.88%	0.29%	\$ 888	0.40%	\$ 524
S&P 500 Index	Vanguard Institutional Index	\$ 1,287,710	0.05%	0.29%	\$ 4,378		\$ 3,734
Large Cap Blend	N/A	\$ -	0.00%	0.00%	\$ -	0.00%	\$ -
Large Cap Value	N/A	\$ -	0.00%	0.00%	\$ -	0.00%	\$ -
Large Cap Growth	American Funds Growth Fund of Amer A	\$ 912,087	0.68%	0.29%	\$ 8,847	0.25%	\$ 4,925
Large Cap Growth	Fidelity Contrafund	\$ 2,118,119	0.92%	0.29%	\$ 25,629	0.08%	\$ 7,837
Mid Cap Index	N/A	\$ -	0.00%	0.00%	\$ -	0.00%	\$ -
Mid Cap Value	N/A			0.29%	\$ -		\$ -
Mid Cap Growth	Federated Kaufmann	\$ 979,749	1.95%	0.29%	\$ 21,946	0.25%	\$ 5,291
Small Cap Index	N/A	\$ -		0.29%	\$ -		\$ -
Small Cap Value	Dreyfus Premier Small Cap Value R	\$ 22,292	1.25%	0.29%	\$ 343	0.40%	\$ 154
Small Cap Growth	N/A			0.29%	\$ -		\$ -
Small/Micro Cap Blend	Dimensional U.S. Micro Cap	\$ 431,857	0.56%	0.29%	\$ 3,671	0.00%	\$ 1,252
International Large Blend	American Funds Europacific Growth	\$ 604,490	0.82%	0.29%	\$ 6,710	0.25%	\$ 3,264
Global	Oppenheimer Global A	\$ 496,966	1.15%	0.29%	\$ 7,156	0.25%	\$ 2,684
Asset Allocation	Gartmore Inv Destinations Mod Aggr Svc	\$ 299,690	0.88%	0.29%	\$ 3,506	0.40%	\$ 2,068
Asset Allocation	Gartmore Inv Destinations Mod Cons Svc	\$ 35,455	0.89%	0.29%	\$ 418	0.40%	\$ 245
International	Templeton Foreign Fund	\$ 278,989	1.15%	0.29%	\$ 4,017	0.40%	\$ 1,925
Small Cap	Brown Capital Mgmt. Small Co. Fund	\$ 86,339	1.18%	0.29%	\$ 1,269	0.35%	\$ 553
Mid Cap	AIM Mid Cap Core Equity Fund	\$ 44,399	1.30%	0.29%	\$ 706	0.45%	\$ 329
Mid Cap	JP Morgan Mid Cap Value Fund Class A	\$ 324,696	1.25%	0.29%	\$ 5,000	0.50%	\$ 2,565
Large Cap	Janus Advisor Forty Fund	\$ 120,103	1.16%	0.29%	\$ 1,741	0.50%	\$ 949
Large Cap	Janus Fund	\$ 627,016	0.89%	0.29%	\$ 7,399	0.25%	\$ 3,386
Large Cap	American Century Ultra Fund	\$ 912,364	0.99%	0.29%	\$ 11,678	0.35%	\$ 5,839
Large Cap	Neuberger Berman Socially Resp Fund	\$ 182,700	1.02%	0.29%	\$ 2,393	0.30%	\$ 1,078
Large Cap	Vanguard 500 Index Fund	\$ 532,627	0.00%	0.29%	\$ 1,545		\$ 1,545
Large Cap	Fidelity Equity Income Fund	\$ 875,874	0.70%	0.29%	\$ 8,671	0.08%	\$ 3,241
Large Cap	Scudder Dreman High Return Equity Fund	\$ 419,172	1.14%	0.29%	\$ 5,994	0.25%	\$ 2,264
Large Cap	American Funds The Invest Fund of Amer	\$ 539,252	0.57%	0.29%	\$ 4,638	0.25%	\$ 2,912
Large Cap	American Funds Washington Mutual	\$ 274,369	0.60%	0.29%	\$ 2,442	0.25%	\$ 1,482
Bonds	Scudder High Income Fund of America	\$ 34,113	0.94%	0.29%	\$ 420	0.25%	\$ 184
		\$ 18,218,354	0.95%		\$ 173,289	0.47%	\$ 86,518

Administration Costs Assuming Fund Mapping

Conversion	included
Annual Base Fee	included
Recordkeeping Fee (Fixed Accou	included
Payroll Processing	included
Plan Compliance	included
Education	
-Employee meeting	included
-Materials	included
Custody & Trustee Fee	included
Total Admin Fee	\$0

Average Cost Per Participant (assume 469)	\$369
Total Cost as a % of Total Assets	0.95%
Revenue Commitment	none
Revenue based on fund line-up	0.47%
Willing to rebate money?	n/a
Average Revenue per participant	\$184
Flat Dollar per participant Commitment	N/A