



FEE DISCLOSURE 404(a)(5) STATEMENT

ADVANCED HEALTHCARE MANAGEMENT, INC.

CASE NUMBER: 423-80087

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,

ADVANCED HEALTHCARE MANAGEMENT, INC.

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 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. 423-80087

PLAN AND ANNUAL FEE DISCLOSURE

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.
- 6. Self-directed brokerage account option.** In addition to the designated investment alternatives listed on the comparative chart, the plan offers you the option of making your own investments through a brokerage account option established with TD Ameritrade. Investment options available through the brokerage account are not monitored by the plan's fiduciaries and any investment decision that you make through the brokerage account is at your own risk. To set up a self-directed brokerage account, you'll first need to complete a TD Ameritrade Self-directed Brokerage Account for Plan Participants application. You can find a link to the TD Ameritrade application on your online retirement plan account at the Investor Service Center (ISC) website or by calling TD Ameritrade at 1-866-766-4015. Once your self-directed brokerage account is set up, TD Ameritrade will provide you with specific instructions on how to provide investment instructions with respect to the account and details on restrictions or limitations that may apply to specific investment options or certain categories of investment options available through the self-directed brokerage account. Your plan allows participants to move up to 50% of the participant account balance to TD Ameritrade. If this option is selected, an asset fee will be charged by Nationwide calculated based on the assets held at TD Ameritrade but deducted monthly pro-rata from your investments in the designated investment alternatives as further explained in the Comparative Chart of Investment Options - Annual Operating Expenses. Other fees which may be assessed by TD Ameritrade for account maintenance and trading are described in the material provided by TD Ameritrade.

PLAN AND ANNUAL FEE DISCLOSURE

For general questions or questions about any fees associated with the purchase or sale of a particular security through the TD Ameritrade Self-directed Brokerage Account, you may contact TD Ameritrade at 1-866-766-4015.

- Fund Window option.** The Plan offers you the ability to research and select other Nationwide-offered investments that are not a part of the designated investment alternatives listed on the Comparative Chart. Investment options available through the Fund Window are not monitored by the Plan's fiduciaries and any investment decision that you make through the Fund Window is at your own risk. You can access the Fund Window online at www.nationwide.com/login. You do not have to complete an application or pay any additional fees to use the Fund Window. You can select investments just as you would make any other investment selections through the web site. Fund Window funds are designated in the selection chart on the web site. Any restrictions or limitations that may apply to a specific fund available through the Fund Window will be disclosed as you are making your investment selections. Asset fees for some of these options may be higher than the options your Plan representative selected. These fees are included in the Fund Evaluator online tool. For general questions about the Fund Window, you may contact Nationwide at 1-800-772-2182.

PLAN AND ANNUAL FEE DISCLOSURE

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

Trust/Custodial Fee – taken pro-rata based on the relative asset size of each account

Trust/Custodial Fee

\$500.00 per year

Fees that may be charged by TRUSTMARK NATIONAL BANK

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

PLAN AND ANNUAL FEE DISCLOSURE

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 loans), 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
Self-directed brokerage in-kind transfer fee	\$100.00 per transaction

Managed Account Fees

Nationwide ProAccount Fee	0.80% per year
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Fees that may be charged by TRUSTMARK NATIONAL BANK

Withdrawal Fees

ANNUAL ADMINISTRATION - PRO RATA BASED ON TOTAL PLAN ASSETS	\$561.75 per month
DISTRIBUTION- CHECK	\$25.00 per transaction
DISTRIBUTION- WIRE	\$10.00 per transaction
FORM 5500 PREPARATION-PRO RATA BASED ON TOTAL PLAN ASSETS	\$550.00 per year
PLAN DOCUMENT MAINTENANCE-PRO RATA BASED ON TOTAL PLAN ASSETS	\$200.00 per year
QDRO - QUALIFIED DOMESTIC RELATIONS ORDER	\$250.00 per transaction
TRUSTEE FEE-PRO RATA BASED ON TOTAL PLAN ASSETS	\$375.00 per quarter

Loan Setup Fees

Loan setup fee	\$150.00 per transaction
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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.
423-80087

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

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

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 09/30/2016					
	1yr	5yr	10yr	Since Inception	Inception Date	Gross Expense Ratio
Balanced						
Vngrd Trgt Rtrmt 2010 Inv	6.59%	6.07%	4.02%	4.35%	06/07/2006	0.14%
Vngrd Trgt Rtrmt 2015 Inv	7.80%	7.38%	4.28%	4.94%	10/27/2003	0.14%
Vngrd Trgt Rtrmt 2020 Inv	8.80%	8.39%	4.42%	4.81%	06/07/2006	0.14%
Vngrd Trgt Rtrmt 2025 Inv	9.41%	9.14%	4.46%	5.31%	10/27/2003	0.15%
Vngrd Trgt Rtrmt 2030 Inv	9.89%	9.86%	4.45%	4.89%	06/07/2006	0.15%
Vngrd Trgt Rtrmt 2035 Inv	10.38%	10.57%	4.55%	5.77%	10/27/2003	0.15%
Vngrd Trgt Rtrmt 2040 Inv	10.84%	10.86%	4.67%	5.05%	06/07/2006	0.16%
Vngrd Trgt Rtrmt 2045 Inv	10.89%	10.87%	4.67%	6.10%	10/27/2003	0.16%
Vngrd Trgt Rtrmt 2050 Inv	10.87%	10.87%	4.67%	5.10%	06/07/2006	0.16%
Vngrd Trgt Rtrmt 2055 Inv	10.86%	10.85%	N/A	9.13%	08/18/2010	0.16%
Vngrd Trgt Rtrmt 2060 Inv	10.86%	N/A	N/A	8.66%	01/19/2012	0.16%
Vngrd Trgt Rtrmt Inc	6.32%	4.74%	4.08%	4.14%	10/27/2003	0.14%
BENCHMARK INDEX: Balanced Benchmark	10.98%	8.66%	5.69%			
Bonds						
Drey Bd Mkt Indx I	3.81%	1.69%	3.39%	4.10%	11/30/1993	0.16%
Fed Inst Hi Yld Bd Inst	10.79%	7.38%	6.64%	8.03%	11/04/2002	0.57%
PIMCO GNMA Fd Inst	2.50%	1.38%	3.96%	4.61%	07/31/1997	0.50%
PIMCO Real Rtn Inst	5.46%	0.82%	3.49%	5.01%	01/29/1997	0.58%
PIMCO Ttl Rtn Inst	4.47%	2.99%	4.77%	6.34%	05/11/1987	0.47%
Vngrd IntmdTrmInvmtGrd Inv	5.58%	3.54%	4.55%	4.79%	11/01/1993	0.20%
BENCHMARK INDEX: Barclays US Agg Bond TR USD	5.19%	3.08%	4.79%			
Cash						
Fed Gov Oblgtns Prmr#	-0.93%	N/A	N/A	-1.01%	01/06/2015	0.30%

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 1 - Variable Return Investment Performance						
Name/Type of Option	Average Annual Total Return As of 09/30/2016					
	1yr	5yr	10yr	Since Inception	Inception Date	Gross Expense Ratio
BENCHMARK INDEX: 3 Mos. T-Bill	0.2%	0.08%	0.84%			
International Stocks						
AmFds EuroPacfc Gr R6	7.29%	7.87%	3.08%	9.78%	04/16/1984	0.50%
NW Intl Indx Inst	5.18%	6.30%	0.57%	0.96%	12/29/1999	0.30%
BENCHMARK INDEX: EAFE	6.52%	7.39%	1.82%			
Large-Cap Stocks						
Invsco Gr Inc R5	12.78%	14.01%	5.28%	8.49%	08/01/1946	0.48%
TRowePr Gr Stk	8.97%	16.20%	7.54%	9.63%	04/11/1950	0.67%
Vngrd 500 Index Fd AS	14.08%	15.02%	6.02%	3.87%	11/13/2000	0.05%
Vngrd Divd Gr Inv	12.44%	13.40%	7.21%	6.95%	05/15/1992	0.33%
BENCHMARK INDEX: S&P 500	15.43%	16.37%	7.24%			
Mid-Cap Stocks						
Vngrd Extnd Mkt Indx Adml	12.15%	15.02%	7.04%	6.23%	11/13/2000	0.09%
Vngrd MdCap Gr Inv	1.06%	12.31%	6.89%	8.38%	12/31/1997	0.43%
Vngrd Sel Val Inv	9.24%	13.92%	6.18%	7.41%	02/15/1996	0.39%
BENCHMARK INDEX: S&P 400	15.33%	16.5%	9.11%			
Short-Term Bonds						
Fed ShrtIntmdTtlRtnBd Inst	2.63%	1.24%	3.32%	3.13%	09/01/2005	0.56%
BENCHMARK INDEX: Citigroup 1-3 Govt/Corp	1.28%	1.01%	2.57%			
Small-Cap Stocks						
LeggM ClrBrdg SmCap Gr I	11.97%	14.94%	7.86%	8.05%	11/01/2004	0.91%
NW SmCap Indx Inst	14.24%	14.48%	5.74%	6.84%	04/09/1997	0.27%
TRowePr SmCap Val	16.95%	13.56%	6.51%	10.41%	06/30/1988	0.92%
BENCHMARK INDEX: Russell 2000	15.47%	15.82%	7.07%			
Specialty						
PIMCOComdyRealRtnStratInst	-1.16%	-10.00%	-4.52%	1.77%	06/28/2002	1.08%
Vngrd REIT Indx Adml	18.35%	14.38%	5.26%	10.27%	11/12/2001	0.12%
BENCHMARK INDEX: N/A	N/A	N/A	N/A			
Collective Investment Funds						
Name/Type of Option	Average Annual Total Return					

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 1 - Variable Return Investment Performance						
Name/Type of Option	Average Annual Total Return As of 09/30/2016					
	1yr	5yr	10yr	Since Inception	Inception Date	Gross Expense Ratio
	As of 09/30/2016					
	1yr	5yr	10yr	Since Inception	Inception Date	Gross Expense Ratio
Cash						
Mrly Stbl Val VI	0.29%	0.10%	1.07%	2.82%	12/31/1993	0.25%
BENCHMARK INDEX: 3 Mos. T-Bill	0.2%	0.08%	0.84%			

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.

Nationwide Investor Destination 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 are invested 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 are invested internationally involve risks not associated with investing solely in the United States, 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.

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Part II - Fee and Expense Information

Table 2 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 2 - 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	
Balanced					
Vngrd Trgt Rtrmt 2010 Inv	0.14%	1.14%	1.28	12.80	
Vngrd Trgt Rtrmt 2015 Inv	0.14%	1.14%	1.28	12.80	
Vngrd Trgt Rtrmt 2020 Inv	0.14%	1.14%	1.28	12.80	
Vngrd Trgt Rtrmt 2025 Inv	0.15%	1.14%	1.29	12.90	
Vngrd Trgt Rtrmt 2030 Inv	0.15%	1.14%	1.29	12.90	
Vngrd Trgt Rtrmt 2035 Inv	0.15%	1.14%	1.29	12.90	
Vngrd Trgt Rtrmt 2040 Inv	0.16%	1.14%	1.30	13.00	
Vngrd Trgt Rtrmt 2045 Inv	0.16%	1.14%	1.30	13.00	
Vngrd Trgt Rtrmt 2050 Inv	0.16%	1.14%	1.30	13.00	
Vngrd Trgt Rtrmt 2055 Inv	0.16%	1.14%	1.30	13.00	
Vngrd Trgt Rtrmt 2060 Inv	0.16%	1.14%	1.30	13.00	
Vngrd Trgt Rtrmt Inc	0.14%	1.14%	1.28	12.80	
Bonds					
Drey Bd Mkt Indx I	0.15%	1.14%	1.29	12.90	
Fed Inst Hi Yld Bd Inst	0.50%	1.09%	1.59	15.90	Assets held less than 90 days will trigger a 2.00% redemption fee on the amount of the transaction.
PIMCO GNMA Fd Inst	0.50%	1.14%	1.64	16.40	
PIMCO Real Rtn Inst	0.45%	1.14%	1.59	15.90	
PIMCO Ttl Rtn Inst	0.46%	1.14%	1.60	16.00	
Vngrd IntmdTrmlnvtGrd Inv	0.20%	1.14%	1.34	13.40	
Cash					
Fed Gov Oblgtns Prmr#	0.15%	1.14%	1.29	12.90	
International Stocks					
AmFds EuroPacfc Gr R6	0.50%	1.14%	1.64	16.40	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.
NW Intl Indx Inst	0.30%	1.14%	1.44	14.40	

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

Table 2 - Investment Option Fees and Expenses					
Large-Cap Stocks					
Invsco Gr Inc R5	0.48%	0.94%	1.42	14.20	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.
TRowePr Gr Stk	0.67%	0.99%	1.66	16.60	The fund house enforces a trade restriction. If a participant exchanges out any amount of money, they are blocked from exchanging back into the fund for 30 days.
Vngrd 500 Index Fd AS	0.05%	1.14%	1.19	11.90	
Vngrd Divd Gr Inv	0.33%	1.14%	1.47	14.70	
Mid-Cap Stocks					
Vngrd Extnd Mkt Indx Adml	0.09%	1.14%	1.23	12.30	
Vngrd MdCap Gr Inv	0.43%	1.14%	1.57	15.70	
Vngrd Sel Val Inv	0.39%	1.14%	1.53	15.30	
Short-Term Bonds					
Fed ShrtIntmdTtlRtnBd Inst	0.36%	1.09%	1.45	14.50	
Small-Cap Stocks					
LeggM ClrBrdg SmCap Gr I	0.91%	0.99%	1.90	19.00	
NW SmCap Indx Inst	0.25%	1.14%	1.39	13.90	
TRowePr SmCap Val	0.92%	0.99%	1.91	19.10	The fund house enforces a trade restriction. If a participant exchanges out any amount of money, they are blocked from exchanging back into the fund for 30 days.
Specialty					
PIMCOComdyRealRtnStratInst	0.74%	1.14%	1.88	18.80	
Vngrd REIT Indx Adml	0.12%	1.14%	1.26	12.60	
Collective Investment Funds					
Name/Type of Option	Net Expense Ratio	AMC/ Net Asset Fee	Total Annual Operating Expenses		Shareholder-Type Fees
			As a %	Per \$1000	
Cash					
Mrly Stbl Val VI	0.25%	1.14%	1.39	13.90	

This fund is no longer open for new deposits.

COMPARATIVE CHART OF PLAN INVESTMENT OPTIONS

The Self Directed Brokerage asset management fee charged by Nationwide is 1.14% which equates to \$11.40 on \$1,000. This fee is calculated based on the assets held at TD Ameritrade, but is deducted monthly pro-rata from the assets held in the mutual funds in your plan.

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 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.



Nationwide[®]
is on your side

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.

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PNM-2259AO.7 (05/16)

SUMMARY ANNUAL REPORT

For Advanced Healthcare Management, Inc. 401(k) Plan

This is a summary of the annual report for Advanced Healthcare Management, Inc. 401(k) Plan, EIN 20-0284424, Plan No. 001, for period January 01, 2015 through December 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by a trust fund. Plan expenses were \$531,910. These expenses included \$11,091 in administrative expenses, and \$520,819 in benefits paid to participants and beneficiaries. A total of 260 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$2,971,279 as of December 31, 2015, compared to \$3,267,171 as of January 01, 2015. During the plan year the plan experienced a decrease in its net assets of \$295,892. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$236,018, including employer contributions of \$75,931, employee contributions of \$208,812, earnings from investments of \$87, and other income of (\$48,812).

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- assets held for investment;

To obtain a copy of the full annual report, or any part thereof, write or call the office of Advanced Healthcare Management, Inc in care of GWEN JOHNSTON who is Plan Administrator at 800 4th St. S. W., Magee, MS 39111, or by telephone at (601) 849-2294.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan (Advanced Healthcare Management, Inc, 800 4th St. S. W., Magee, MS 39111) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

**AMENDMENT NUMBER ONE TO
ADVANCED HEALTHCARE MANAGEMENT, INC. 401(K) PLAN**

**SUMMARY PLAN DESCRIPTION
MATERIAL MODIFICATIONS**

**I
INTRODUCTION**

This is a Summary of Material Modifications regarding the Advanced Healthcare Management, Inc. 401(k) Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of January 1, 2017. This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

**II
SUMMARY OF CHANGES**

1. Termination and distribution before Normal Retirement Age (or age 62 if later)

If your vested account balance exceeds \$5,000, your consent is required to distribute your account before you reach Normal Retirement Age (or age 62 if later). You may elect to have your vested account balance distributed to you as soon as administratively feasible following your termination of employment. (See the question in the SPD entitled "In what method and form will my benefits be paid to me?" for an explanation of the method of payment.)

If your vested account balance does not exceed \$5,000, a distribution of your vested account balance will be made to you, regardless of whether you consent to receive it, as soon as administratively feasible in the next Plan Year following your termination of employment. (See the question in the SPD entitled "In what method and form will my benefits be paid to me?" for an explanation of the method of payment.)

2. Automatic Rollover of Certain Balances

If your vested account balance does not exceed \$5,000, the Plan will distribute your account without your consent. If the amount of the distribution exceeds \$1,000 (including any rollover contribution) and you do not elect to either receive or roll over the distribution, your distribution will be directly rolled over to an IRA. See "Automatic IRA Rollover of Certain Account Balances" in the Article in the SPD entitled "Tax Treatment of Distributions."

3. Termination and distribution on or after Normal Retirement Age (or age 62 if later)

If you terminate employment with the Employer and will receive distribution on or after the later of age 62 or Normal Retirement Age, the Plan will distribute your account without your consent. The distribution will occur as soon as administratively feasible at the same time as other pre-62/Normal Retirement Age distributions not requiring your consent, but in any event distribution will be made no later than 60 days after the end of the Plan Year in which you terminate employment. Notwithstanding the foregoing, if your vested account balance exceeds \$5,000 (including rollover contributions), you may elect to postpone your distribution until your "required beginning date."

4. Method and Form of Distribution before Normal Retirement Age (or age 62 if later)

If you terminate employment and will receive a distribution before the later of age 62 or Normal Retirement Age and your vested account balance does not exceed \$5,000, then your vested account balance may only be distributed to you in a single lump-sum payment in cash.

If you terminate employment and will receive a distribution before the later of age 62 and Normal Retirement Age and your vested account balance exceeds \$5,000, you may elect to receive a distribution of your vested account balance in:

- a single lump-sum payment in cash
- installments over a period of not more than your assumed life expectancy (or the assumed life expectancies of you and your beneficiary)
- Ad-Hoc distributions. You may request a distribution of some or all of your Plan accounts, at any time following your termination of employment, subject to any reasonable limits regarding timing and amounts as the Plan Administrator may impose.

In determining whether your vested account balance exceeds the \$5,000 dollar threshold, "rollovers" (and any earnings allocable to "rollover" contributions) will be taken into account.

5. Method and Form of Distribution on or after Normal Retirement Age (or age 62 if later)

If you terminate employment and will receive distribution on or following the attainment of the later of age 62 or Normal Retirement Age, and your vested account balance, (including rollovers) does not exceed \$5,000, you will receive distribution in the form of a single lump-sum payment in cash. If your balance exceeds \$5,000, you may elect to receive distribution as described in the SPD relating to termination before the later of age 62 and Normal Retirement Age. In determining whether your vested account balance exceeds the \$5,000 dollar threshold, "rollovers" (and any earnings allocable to "rollover" contributions) will be taken into account.

6. Method/Form of Distribution - Death Benefit

The form of payment of the death benefit will be in cash. If the death benefit payable to a beneficiary does not exceed \$5,000, then the benefit may only be paid as a lump-sum. If the death benefit exceeds \$5,000, your beneficiary may elect to have the death benefit paid in:

- a single lump-sum payment in cash
- annual installments at least equal to the required minimum distribution amount
- Ad-Hoc distributions. Your beneficiary may request a distribution of some or all of the death benefit, at any time following your death, subject to any reasonable limits the Plan Administrator may impose. Each such distribution must be at least equal to the required minimum distribution amount.

7. Automatic IRA Rollover of Certain Account Balances

If a mandatory distribution is being made to you before the later of age 62 or Normal Retirement Age and your vested account balance does not exceed \$5,000 (including any rollover contribution), the Plan will distribute your vested portion in a single lump-sum payment in cash. However, you may elect whether to receive the distribution or to roll over the distribution to another retirement plan such as an individual retirement account ("IRA"). At the time of your termination of employment, the Plan Administrator will provide you with further information regarding your distribution rights. If the amount of the distribution exceeds \$1,000 (including any rollover contribution) and you do not elect either to receive or to roll over the distribution, the Plan automatically will roll over the distribution to an IRA. The IRA provider will invest the rollover funds in a type of investment designed to preserve principal and to provide a reasonable rate of return and liquidity (e.g., an interest-bearing account, a certificate of deposit or a money market fund). The IRA provider will charge your account for any expenses associated with the establishment and maintenance of the IRA and with the IRA investments. In addition, your beneficiary designation under the Plan, if any, will not apply to the rollover IRA. The IRA's terms will control in establishing a designated beneficiary under the IRA. You may transfer the IRA funds to any other IRA you choose. You may contact the Plan Administrator at the address and telephone number indicated in the SPD for further information regarding the Plan's automatic rollover provisions, the IRA provider and the fees and charges associated with the IRA.

**NOTIFICATION TO ELIGIBLE EMPLOYEES OF
ADVANCED HEALTHCARE MANAGEMENT, INC.
423-80087**

Dear Participant:

We have some important information to share about your retirement plan:

1. Qualified Default Investment Alternative (QDIA)

You have the right to direct the investment of your assets in the Plan. If you have already given investment directions, your contributions will be allocated to your previously chosen investments. If you have not already given investment directions to your employer, any contributions made or allocated to your account in the Plan will be invested in one of the following funds (the "default fund"), based on your date of birth and the normal retirement age for your Plan.

Normal Retirement Age: 65

Funds:

Vngrd Trgt Rtrmt 2060 Inv

Vngrd Trgt Rtrmt 2050 Inv

Vngrd Trgt Rtrmt 2040 Inv

Vngrd Trgt Rtrmt 2035 Inv

Vngrd Trgt Rtrmt 2010 Inv

Vngrd Trgt Rtrmt 2030 Inv

Vngrd Trgt Rtrmt 2045 Inv

Vngrd Trgt Rtrmt Inc

Vngrd Trgt Rtrmt 2025 Inv

Vngrd Trgt Rtrmt 2020 Inv

Vngrd Trgt Rtrmt 2015 Inv

Vngrd Trgt Rtrmt 2055 Inv

You can always choose a different fund in which to invest your contributions. If within 90 days after your first contribution is deposited into the default fund, you elect to choose a different fund in which to invest, no transfer fees will be charged solely by reason of the change (although other fees may still apply). If you elect to make such change after the 90-day period has passed, any normal transfer fees will apply.

You can change the investment of your account or future mix at any time at nationwide.com/login or by calling 1-800-772-2182. Before investing, read the fund information carefully and consider the fund's investment objectives, risks, charges and expenses.

Please refer to the attached fund profiles and the attached performance summary for information on the available funds in your plan including the Plan's default fund. If this notice was provided electronically, please refer to the links below. Note, however, that certain fund profile and performance information may not be immediately available through these links. You may obtain any fund information not otherwise available through the links by logging onto www.morningstar.com.

Click here to access the participant fee disclosure which contains the investment performance summary

<https://myplan.nwservicecenter.com/iApp/pub/disclosure/downloadParticipantDisclosureToPDF.action?casId=800085703>

Click here to access the fund profiles by choosing the fact sheet for the appropriate fund(s)

<https://myplan.nwservicecenter.com/iApp/pub/disclosure/comparativeChart.action?caseNumber=800085703>

2. Questions

If you have any questions regarding your Plan's investment alternatives, please contact your employer for assistance. Please refer to the Summary Plan Description for a complete explanation of the Plan features. Please ask the Plan Administrator if you have any questions regarding your rights or obligations under the Plan or if you would like to obtain a copy of the Summary Plan Description.

Not a deposit. Not FDIC or NCUSIF insured. Not guaranteed by the institution. Not insured by any federal government agency. May lose value

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. In MI only: Nationwide Investment Svcs. Corporation. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220

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

Nationwide Retirement Flexible Advantage

Investment Performance Summary

Period ending 10/31/2016 for the monthly results and 09/30/2016 for the quarter end results

Performance data represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance figures quoted.

AC	Risk	Fund Code	Gross Expense Ratio*	Investment Option	As of 10/31/2016							As of 09/30/2016				
					1 Month	YTD	12 Months	Annualized			Since Fund Incept		Annualized			
								3 Year	5 Year	10 Year	Ann. %	Date	1 Year	3 Year	5 Year	10 Year
BA	II	VTEA	0.14	Vngrd Trgt Rtrmt 2010 Inv	-1.17	5.06	3.90	3.99	5.91	4.84	-	06/07/2006	7.82	5.08	7.28	5.21
BA	III	VTXA	0.14	Vngrd Trgt Rtrmt 2015 Inv	-1.38	5.27	3.83	4.39	6.96	5.05	-	10/27/2003	9.03	5.71	8.61	5.48
BA	III	VTWA	0.14	Vngrd Trgt Rtrmt 2020 Inv	-1.55	5.49	3.86	4.72	7.76	5.17	-	06/07/2006	10.05	6.21	9.63	5.62
BA	III	VTTA	0.15	Vngrd Trgt Rtrmt 2025 Inv	-1.67	5.57	3.79	4.84	8.32	5.16	-	10/27/2003	10.67	6.46	10.39	5.65
BA	III	VTHA	0.15	Vngrd Trgt Rtrmt 2030 Inv	-1.75	5.52	3.65	4.89	8.84	5.13	-	06/07/2006	11.15	6.64	11.12	5.64
BA	III	VHTA	0.15	Vngrd Trgt Rtrmt 2035 Inv	-1.82	5.46	3.44	4.95	9.36	5.20	-	10/27/2003	11.64	6.80	11.83	5.74
BA	III	VFOA	0.16	Vngrd Trgt Rtrmt 2040 Inv	-1.90	5.48	3.32	4.90	9.60	5.33	-	06/07/2006	12.11	6.84	12.13	5.87
BA	III	VTIA	0.16	Vngrd Trgt Rtrmt 2045 Inv	-1.88	5.51	3.35	4.91	9.60	5.32	-	10/27/2003	12.16	6.86	12.14	5.87
BA	III	VFFA	0.16	Vngrd Trgt Rtrmt 2050 Inv	-1.89	5.48	3.33	4.92	9.61	5.32	-	06/07/2006	12.14	6.85	12.14	5.87
BA	III	VVXA	0.16	Vngrd Trgt Rtrmt 2055 Inv	-1.90	5.48	3.28	4.87	9.58	N/A	9.89	08/18/2010	12.13	6.80	12.13	N/A
BA	III	BWGA	0.16	Vngrd Trgt Rtrmt 2060 Inv	-1.91	5.44	3.26	4.86	N/A	N/A	9.28	01/19/2012	12.13	6.81	N/A	N/A
BA	II	VTNA	0.14	Vngrd Trgt Rtrmt Inc	-1.07	5.17	4.07	3.75	4.92	5.01	-	10/27/2003	7.54	4.68	5.94	5.27

AC	Related Index	As of 10/31/2016							As of 09/30/2016				
		1 Month	YTD	12 Months	Annualized			Since Fund Incept		Annualized			
					3 Year	5 Year	10 Year	Ann. %	Date	1 Year	3 Year	5 Year	10 Year
BA	Index: Balanced Benchmark	-1.86	6.34	4.52	4.00	6.85	5.24	-	-	10.98	5.55	8.66	5.69

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

Asset Class Legend: SP - Specialty, IS - International Stocks, SC - Small-cap Stocks, MC - Mid-cap Stocks, LC - Large-cap Stocks, BA - Balanced, BD - Bonds, CA - Cash, AA - Asset Allocation, SB - Short-Term Bonds

* The gross expense shown is before fund management expense waivers or reimbursements. The performance shown represents net operating expenses of the funds. If gross operating expenses were reflected in the performance figures, the performance would be lower. For more information about management expense waivers or reimbursements, please read the fund's prospectus.

Investment return and principal value will fluctuate over time so that the account value may be worth more or less than the amount invested. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The prospectus contains this and other important information and can be obtained from your Pension Representative or Nationwide. Those responsible for choosing the plan's investment options should read the prospectuses and trust program documents carefully before investing. For more complete information about The Nationwide Retirement Flexible Advantage program, please request a case-specific proposal from your authorized Pension Representative.

Performance figures represent the total change in net assets with capital gains and dividends reinvested. The return figures DO NOT reflect the deduction of any trust program charges, trust fees, termination charges or plan recordkeeping fees which may be imposed in connection with your plan. Such fees and charges, if applicable and reflected, would have lowered the performance shown. Once your plan has been set up, your Pension Representative will provide you with a performance report net of all applicable product charges. 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.

Target Maturity Funds are designed for people who plan to withdraw retirement funds during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time. As a result, the funds become more conservative over time as you approach retirement. It's important to remember that no strategy can assure a profit or prevent loss in a declining market; the principal value is not guaranteed at any time including the target date. Investing involves risk, including loss of principal. When redeemed, the amount received may be less than the amount invested.

Understanding Risks

Stock markets are volatile and can decline in response to adverse developments. Particular funds can react differently to these developments. Here is a list of some of the risk associated with the funds. For specific risks related to each fund, see the fund's prospectus.

1. Portfolios that invest in high yield securities are subject to greater credit risk and price fluctuations than portfolios that invest in higher quality securities.
2. Investing internationally involves 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.

3. Non-diversified funds, those concentrating in a relatively small number of securities or a specific sector, may be subject to greater volatility than a more diversified investment and should be considered a vehicle for diversification and not a balanced investment program.

4. Stocks of small or emerging companies may have less liquidity than those of larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

5. An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although the money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

6. While this fund invests primarily in the securities of the US Government and its agencies, the fund's value is not guaranteed by these entities.

7. The Nationwide Investor Destinations funds are 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 expense of the Investor Destinations Funds, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

8. Real Estate investing entails the risks of the real estate business generally, including sensitivity to economic and business cycles, changing demographic patterns and government actions.

9. Indexes are unmanaged, and one cannot invest directly in an index.

Market indices have been provided for comparison purposes only; they are unmanaged and do not reflect the deduction of any fees or expenses. Index performance does not provide an indicator of how individual investments performed in the past or how they will perform in the future. Individuals cannot purchase or invest directly in an index.

Nationwide Trust Company, FSB, is not making any recommendations regarding these funds. The funds are not insured by the Federal Deposit Insurance Corporation ("FDIC"), NCUSIF, or any other Federal government agency, are not deposits or obligations of, guaranteed by, or insured by the institution or any of its affiliates, and are subject to investment risks including possible loss of principal. Although gathered from reliable sources, data accuracy and completeness cannot be guaranteed.

‡ Denotes funds selected by plan participant(s) through the Fund Window

For Plan Proposal Only - Not For Distribution To Participants

PNW-0632AO.1

NOTICE OF INTENT TO COMPLY WITH ERISA, SECTION 404(c)

The Employee Retirement Income Security Act of 1974 (or “ERISA”), the federal law governing retirement plans, contains numerous provisions which regulate the investment of retirement plan assets. One provision of ERISA, Section 404(c), permits the persons responsible for the Plan’s investments and administration (the “Plan Fiduciaries”) to transfer responsibility for the investment of plan assets to participants and beneficiaries. Advanced Healthcare intends for this Plan to qualify as an ERISA Section 404(c) Plan. **Qualification as an ERISA Section 404(c) Plan means that the Plan Fiduciaries (including the Plan Sponsor, the Trustee, [the Trustees,] and the Plan Administrator) will not be liable for any investment losses which result from your exercise of investment control over your account.** Advanced Healthcare intends to comply with the ERISA Section 404(c) requirements by providing you with sufficient information to make informed investment decisions, by letting you direct the investment of your account among diverse investment options, and by allowing you to change your election each business day.