# SANTA CLARA VALLEY WATER DISTRICT DEFERRED COMPENSATION PLAN

Select a different plan view

Plan Type:
457

Plan ID:
0041619001

Plan Sponsor:
SANTA CLARA VALLEY WATER DISTRICT

Administrator:
Nationwide Life Insurance Company-01000

## Plan Sponsor Fee Disclosure

as of 06/17/2026

### Gross Expense Ratio

The percentage of fund assets paid for operating expenses and management fees

| | Current | | Previous |
|---|---|---|---|
| Fund | Gross %[1] | Effective Date | Gross %[1] |
| Dodge & Cox International Stock Fund - Class X | 0.56% | 05/08/2026 | 0.57% |
| Virtus Ceredex Mid-Cap Value Equity Fund - Class R6 | 0.90% | 05/08/2026 | 0.88% |
| Vanguard FTSE Social Index Fund - Admiral Shares | 0.11% | 04/09/2026 | 0.13% |
| Vanguard Russell 3000 Index Fund Institutional Shares | 0.05% | 04/09/2026 | 0.07% |
| American Funds 2010 Target Date Retirement Income Fund - Class R6 | 0.28% | 03/09/2026 | 0.29% |
| American Funds 2055 Target Date Retirement Fund - Class R6 | 0.38% | 03/09/2026 | 0.39% |
| Artisan Mid Cap Fund - Institutional Class | 0.98% | 03/09/2026 | 0.96% |
| Boston Partners Small Cap Value Fund II - Institutional Class | 1.12% | 02/09/2026 | 1.05% |
| American Funds 2025 Target Date Retirement Income Fund - Class R6 | 0.31% | 03/10/2025 | 0.32% |

| | | | |
|---|---|---|---|
| American Funds 2040 Target Date Retirement Fund - Class R6 | 0.36% | 03/10/2025 | 0.37% |
| American Funds 2050 Target Date Retirement Fund - Class R6 | 0.37% | 03/10/2025 | 0.38% |
| American Funds 2020 Target Date Retirement Income Fund - Class R6 | 0.30% | 02/10/2025 | 0.31% |
| American Funds 2035 Target Date Retirement Fund - Class R6 | 0.34% | 02/10/2025 | 0.35% |
| Fidelity 500 Index Fund | 0.02% | 08/09/2024 | 0.00% |
| Fidelity Mid Cap Index Fund | 0.03% | 08/09/2024 | 0.00% |
| Fidelity Small Cap Index Fund | 0.03% | 08/09/2024 | 0.00% |
| Fidelity Total International Index Fund | 0.06% | 08/09/2024 | 0.00% |
| Fidelity U.S. Bond Index Fund | 0.03% | 08/09/2024 | 0.00% |
| American Funds 2060 Target Date Retirement Fund - Class R6 | 0.39% | 02/07/2024 | 0.38% |
| Eupac Fund - Class R6 | 0.47% | 08/07/2023 | 0.46% |
| TCW MetWest Total Return Bond Fund - Class P Shares | 0.37% | 08/07/2023 | 0.36% |
| Harbor Small Cap Growth Fund - Institutional Class | 0.88% | 05/05/2023 | 0.87% |
| American Funds 2015 Target Date Retirement Income Fund - Class R6 | 0.30% | 03/07/2023 | 0.29% |
| Dodge & Cox Stock Fund - Class I | 0.51% | 06/07/2022 | 0.52% |
| American Funds 2030 Target Date Retirement Fund - Class R6 | 0.33% | 03/07/2022 | 0.35% |
| American Funds 2045 Target Date Retirement Fund - Class R6 | 0.37% | 03/07/2022 | 0.39% |
| Fidelity Contrafund K6 | 0.45% | 11/18/2019 | 0.00% |

[1] Gross % refers to the Gross Expense Ratio for the investment option as reported by the mutual fund company.

[2] % refers to the amount of Mutual Fund Service Fee Payments paid to Nationwide by the mutual fund company. This is a percentage of assets held in the fund. In some cases, this may reduce the amount of your plan's asset fee.

[3] % refers to the amount of the redemption fee assessed against the transaction that triggered the redemption fee.

[4] Assets held less than the number of days specified will trigger a redemption fee.

## Mutual Fund Service Fee Payments

Payments received from investment fund houses for aggregating purchases and sells

| | Current | Previous |
|---|---|---|

| Fund | %[2] | Effective Date | %[2] |
|---|---|---|---|
| Harbor Small Cap Growth Fund - Institutional Class | 0.10% | 05/26/2020 | 0.00% |
| Dodge & Cox Stock Fund - Class I | 0.10% | 04/08/2016 | 0.00% |

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[3] % refers to the amount of the redemption fee assessed against the transaction that triggered the redemption fee.

[4] Assets held less than the number of days specified will trigger a redemption fee.

## Redemption Fees

A fee charged by fund houses to a Participant who trades in and out of certain funds within a specified time period

| | Current | | | Previous | |
|---|---|---|---|---|---|
| Fund | %[3] | Duration[4] | Effective Date | %[3] | Duration[4] |
| This section does not currently apply to your plan. | | | | | |

[1] Gross % refers to the Gross Expense Ratio for the investment option as reported by the mutual fund company.

[2] % refers to the amount of Mutual Fund Service Fee Payments paid to Nationwide by the mutual fund company. This is a percentage of assets held in the fund. In some cases, this may reduce the amount of your plan's asset fee.

[3] % refers to the amount of the redemption fee assessed against the transaction that triggered the redemption fee.

[4] Assets held less than the number of days specified will trigger a redemption fee.

## Recordkeeping Fees

The following are recordkeeping fees that may be charged directly to the plan in accordance with the Fee Explanation Guide

| | Current | | Previous |
|---|---|---|---|
| Fees | Amount | Effective Date | Amount |
| Explicit Asset Fee | 0.06% | 10/01/2025 | 0.07% |

### FEE EXPLANATION GUIDE

The following information outlines various fees, expenses and compensation items that may be applicable to your Plan. This information provides the identification of the payor, payee, and a description of the services provided for each payment and the method of each payment. The information also describes where additional information about each particular item may be found. Please refer to the footnotes for important information about classification of each item as Direct or Indirect Compensation. Unless indicated, Nationwide® is not acting in a fiduciary capacity for the services described below. The fee may be billed to the Authorized Representative or deducted from the Plan based on direction from the Authorized Representative. Payments are made to Nationwide Life Insurance Company.

If changes occur to the items described below, you will be notified of any such change by Nationwide. Notification may be in the form of a communication directing you back to this web site to review changes. The notification may also be in the form of an Amendment to your legal documents previously executed between the Plan and Nationwide.

If the covered service provider is Nationwide Trust Company, FSB and payments are made to Nationwide Life Insurance Company, Nationwide Life Insurance Company is an affiliate of Nationwide Trust Company, FSB. Please consult your contract(s) with Nationwide to determine the applicable covered service provider, and additional information about services and fees.

## Annual Loan Default Fee [1]

**Description of services rendered and method of payment**

A fee deducted from the Participant's account on the anniversary date of the original loan default until the loan is repaid in full or offset. Payments are made to Nationwide Trust Company, FSB.

**Amount and/or location of additional disclosure information**

The fee is $50 per year.

## Annual Loan Fee [1]

**Description of services rendered and method of payment**

An annual fee deducted from the Participant's account on the anniversary date of the original loan initiation, until the loan is repaid in full or the loan has defaulted. Payments are made to Nationwide Trust Company, FSB.

**Amount and/or location of additional disclosure information**

The fee is $50 per year.

## Corrective Processing [1]

**Description of services rendered and method of payment**

Nationwide may receive additional compensation or recognize losses due to various corrective processing. Such corrective processing may include but is not limited to mutual fund price corrections, rounding errors and transaction processing corrections on the part of the Participant, Sponsor, Authorized Representative, Mutual Fund providers or Nationwide. Nationwide's general policy is to make the corrections so that the resulting impact to the Plan would be as if the error had not occurred, which includes any gains/losses due to the Plan. However, if the corrections required are due to transaction processing errors by parties other than Nationwide, we may require such parties to pay for any losses caused by completing the corrective processing. After such corrective processing, there may be gains or losses that Nationwide Life Insurance Company or Nationwide Trust Company, FSB, as applicable, may recognize as Nationwide effectuates the correction in the market.

**Amount and/or location of additional disclosure information**

The gain or loss to the plan/participant accounts is based on the required corrections to the plan.

## Explicit Asset Fee [5]

**Description of services rendered and method of payment**

A fee charged to help cover daily administrative services by Nationwide such as: plan recordkeeping, on-site participant services, customer service, our telephone response services and online transactions. This fee is assessed monthly as a percentage of plan assets.

**Amount and/or location of additional disclosure information**

Additional information may be found in your Administrative Agreement.

## Loan Default Fee [1]

**Description of services rendered and method of payment**

A loan default fee may be deducted from the account of the participant who failed to make a required loan payment if a default occurs on a participant loan from the Plan. The fee will be assessed pro-rata against the account holder's current investment balances but only from the sources that allow loans. The fee may be assessed annually on the default anniversary.

**Amount and/or location of additional disclosure information**

The fee is $50 per defaulted loan.

## Loan Initiation Fee [1]

**Description of services rendered and method of payment**

A loan initiation fee is a fee that may be assessed at the time a participant loan is initiated, and only from the sources that allow loans pro-rata.

**Amount and/or location of additional disclosure information**

The fee is $50 per loan initiated.

## Loans Insufficient Funds Fee [1]

**Description of services rendered and method of payment**

A fee charged when a participant's bank account does not have sufficient funds to cover an Automated Clearing House (ACH) loan repayment or a personal check for a loan payment at the time it is due.

**Amount and/or location of additional disclosure information**

The fee is $50 per incident.

## Loans Insufficient Funds Fee [1]

**Description of services rendered and method of payment**

A fee charged when a participant's bank account does not have sufficient funds to cover an Automated Clearing House (ACH) loan repayment or a personal check for a loan payment at the time it is due.

**Amount and/or location of additional disclosure information**

The fee is $25 per incident.

## Mutual Fund Service Fee Payments [6]

**Description of services rendered and method of payment**

Nationwide offers investment options, and purchases and sells shares of certain mutual funds in the aggregate each day so that the performance of the investment options corresponds to the performance of those mutual funds. When the Accounts aggregate these transactions, the mutual fund does not incur the expense of processing individual transactions that it would incur if it sold its shares to the public directly. This expense is instead incurred by the Nationwide companies. The Nationwide companies also incur the distribution costs associated with selling the retirement products, which benefits the mutual funds by providing Sponsors and participants with investment options that correspond to the underlying mutual funds. An investment adviser or subadviser of a mutual fund or its affiliates may provide the Nationwide companies with wholesaling services that assist in the distribution of the retirement products and may pay to participate in educational and/or marketing activities. These activities may provide the adviser or subadviser (or their affiliates) with increased exposure to persons involved in the distribution of the retirement products. In light of the above, certain mutual funds or their affiliates make payments to the Nationwide companies. The amount of these payments is typically based on an agreed upon percentage times the amount of assets that the Accounts invest in the mutual funds. These payments may be used for any corporate purpose, which includes reducing the price of the retirement products, paying expenses that the Nationwide companies incur in promoting, marketing, and administering the retirement products and achieving a profit. Payments are made to Nationwide Investment Services Corp, an affiliate, and then in full to Nationwide Trust Company, FSB.

**Amount and/or location of additional disclosure information**

Additional information may be found in the Administrative Agreement and applicable mutual fund prospectus

## Overnight Fee [1]

**Description of services rendered and method of payment**

A fee charged when a participant requests delivery of a check sent by express mail. The fee is assessed against the individual account of the participant. No participant will be charged for express delivery unless he or she chooses this method of delivery.

**Amount and/or location of additional disclosure information**

This fee is $25 per express mailing.

## ProAccount [1]

**Description of services rendered and method of payment**

Nationwide ProAccount® is an optional, for-fee, professional money management service offered to participants of 457(b) and 401(k) plans. The service is offered through Nationwide Investment Advisors, LLC,a broker/dealer affiliate of NRS, which has retained Wilshire Associates as the independent financial expert to select and monitor investments. Based on a participant's personal profile, age and risk tolerance, Nationwide ProAccount will create an investment strategy that seeks to enhance diversification, increase returns and control risk.

**Amount and/or location of additional disclosure information**

NIA, an SEC Registered Investment Advisor, offers a discretionary managed account service called Nationwide ProAccount® that provides professional management of assets in participant directed or plan sponsor/trustee directed defined contribution and deferred compensation retirement plans. Nationwide ProAccount offers individualized participant level investment advice, using an investment process developed and maintained by an Independent Financial Expert ("IFE"), which is designed to address the investment objectives of retirement plan participants. NIA offers Nationwide ProAccount to plan sponsors/trustees for the benefit of plan participants or directly to participants in private sector retirement plans and governmental deferred compensation plans. Wilshire Associates has been retained by NIA, as the IFE, to develop and maintain investment portfolios for Nationwide ProAccount. NIA charges an asset based fee to participants enrolled in Nationwide ProAccount. This fee is in addition to any underlying fund, trustee, custodial, asset, service, administrative or transactional fees that the retirement plan or participant may incur through the Nationwide Retirement Program.

## Self Directed Option (SDO) Annual Fee [1]

**Description of services rendered and method of payment**

A fee deducted annually from the Participant's account to cover the cost of recordkeeping the outside assets.

**Amount and/or location of additional disclosure information**

The fee is $50 per year. Additional information may be found in your Self Directed Option Custody Agreement.

## Self Directed Option (SDO) Initial Fee [1]

**Description of services rendered and method of payment**

A fee deducted from the Participant's account at the time of the initial transfer to the SDO. SDO gives a participant the option of self directing his or her investments through Charles Schwab.

**Amount and/or location of additional disclosure information**

The fee is $50 for opening the account. Additional information may be found in your Self Directed Option Custody Agreement.

[1] Items noted above are considered direct compensation to Nationwide and are paid directly from Plan assets.

[2] Items noted above are considered direct compensation to a party other than Nationwide as indicated above and are paid directly from Plan assets.

[3] Items noted above are considered indirect compensation to Nationwide and not paid from Plan assets. Items are paid by the applicable subcontractor as noted above.

[4] Items noted above are considered direct compensation to Nationwide and are paid directly from Plan assets if directed to deduct by the Sponsor. If items are billed and paid by the Sponsor, they would not be considered direct or indirect compensation.

[5] A portion of the proceeds from the items noted above are considered direct compensation to Nationwide and are paid directly from Plan assets. The remainder of the proceeds may be used to pay plan expenses at the discretion of the plan.

[6] A portion of the proceeds from the items noted above are considered indirect compensation to Nationwide and not paid from Plan assets. The remainder of the proceeds may be used to pay plan expenses or reimburse participants at the discretion of the plan. Items are paid by the applicable subcontractor as noted above.

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