

March 2013

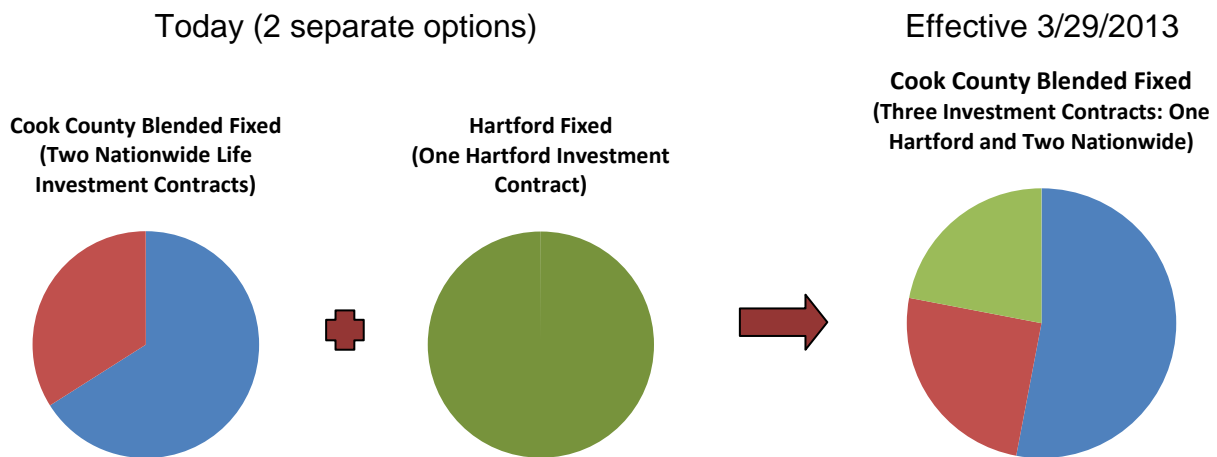
Dear Participant:

You are receiving this letter as a participant who is invested in one of the fixed return options currently offered by the Cook County Deferred Compensation Plan (“Plan”). We are contacting you to make you aware of an upcoming change to the Plan that impacts the fixed return investments within your Plan account.

What’s changing?

After careful consideration and review of industry best practices, the Cook County Deferred Compensation Committee (“Committee”) recently decided to proceed with a merger of the Plan’s two separate fixed return options into one consolidated Cook County Blended Fixed Option. The assets currently in the Hartford Fixed Option will move inside the Cook County Blended Fixed Option and become an integral component of the portfolio. All participants invested in this newly consolidated fixed return option will participate in the benefits of all three investment contracts that will make up the resulting Cook County Blended Fixed Option.

The following pie charts illustrate this change:



Why make this change?

The Committee is taking this action to simplify the Plan’s investment menu by removing the need for participants to choose between two different fixed return options. Having two separate fixed return options has proven to be confusing for participants.

The resulting consolidated Cook County Blended Fixed Option will provide the same benefits to all Plan participants equally—rather than some participants receiving a yield that is higher than others are receiving. An additional benefit of the consolidated Cook County Blended

Fixed Option is that it will be even more diversified since there will be two different insurers, Nationwide Life Insurance Company of Columbus, Ohio and Hartford Life Insurance Company of Hartford, Connecticut, providing pieces of the combined portfolio.

The Committee is charged with providing the same opportunities to all participants in the Plan. This change is intended to fulfill that responsibility.

What does this mean to me?

For those with any investment in the Hartford Fixed Option:

No action is required on your part. Effective March 28, 2013, those participants currently investing in the Hartford Fixed Option will see a transaction on their account. Any assets held in the Hartford Fixed Option and any deferral investment elections to the Hartford Fixed Option at the close of business on this date will automatically be transferred to the Cook County Blended Fixed Option. All participants in the Cook County Blended Fixed Option, including those formerly invested in Hartford, will earn the 1st Quarter 2013 declared yield of 3.42%* for the Cook County Blended Fixed Option from March 29, 2013 through March 31, 2013. Effective April 1, 2013, all participants investing in a fixed return option will benefit from the same, consolidated yield. The yield for 2nd Quarter 2013 for the newly consolidated Cook County Blended Fixed Option will be declared in late March and will be reflected in the Performance Results section of the quarterly account statement you will receive in mid-April.

For those with no investment in the Hartford Fixed Option:

No action is required on your part. For those participants who invest the fixed return portion of their account only in the Cook County Blended Fixed Option, no visible changes will be made directly to your account. All changes made to consolidate the Hartford Fixed Option into the Cook County Blended Fixed Option will be made at a Plan level and will have no noticeable impact on your individual Plan account.

We appreciate your participation in the Cook County Deferred Compensation Plan. If you have any questions about this change, please contact Nationwide Retirement Solutions' customer service center at (877) 677-3678, to speak with a representative 7:00 a.m. to 10:00 p.m., Central Time, Monday through Friday.

Sincerely,

Nationwide Retirement Solutions
Deferred Compensation Plan Administrator

* Guarantees on fixed return options are subject to the claims paying ability of the issuing life insurance company.

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