



# OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

## **Six Reasons to Enroll**

# 1. Reduce Taxes *and* Save for Retirement at the Same Time

- Your deferrals are invested into your Ohio DC account each pay period *before* Federal and State taxes are taken out.
- You save money by reducing the amount of taxes withheld from your pay. This reduces your yearly taxable income.



## 2. It's as Easy as 1-2-3

1. **EZ Enrollment** takes only a minute or two. It's easy to begin saving for retirement. As little as \$15 is taken out of your pay automatically and put into your Ohio DC account.
2. Your investment will be placed into a **diversified target date fund** that is closest to the year you turn 65. You can change it at any time.
3. Sign up for the **SMarT automatic deferral increase plan**. The greatest impact on your savings is the amount you contribute. Your deferral increases by the amount and in the month you choose.



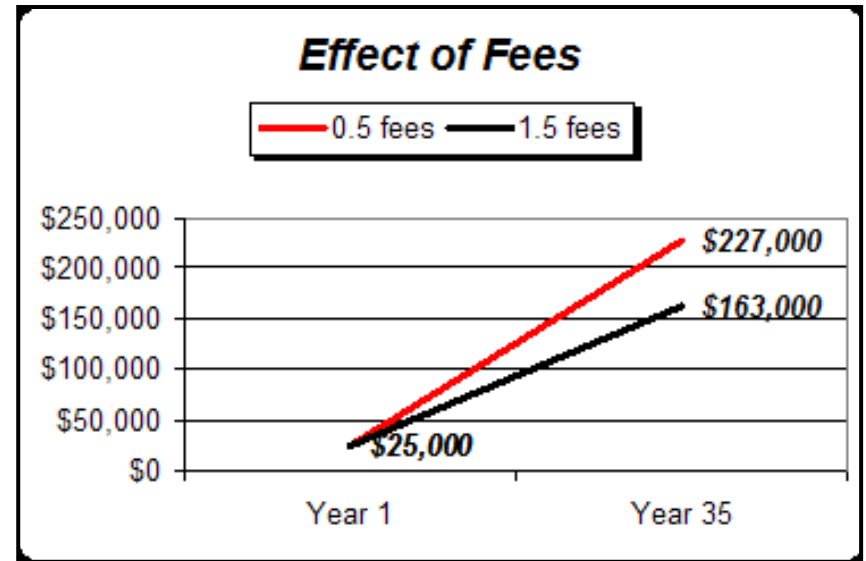
### 3. Your Choice of Hassle-Free or Hands-On Investing

- If you're a "**hassle-free**" investor, you can choose from a range of investment options, such as our diversified target date funds called LifePath Portfolios.
- If you're a "**hands-on**" investor, we offer a range of investment options, so you can create your own customized asset mix.



## 4. Low Fees Means Potentially Higher Returns

- Ohio DC was created by State statute and operates on a not-for-profit basis.
- We continually monitor fees and when possible make appropriate changes that enable participants to experience lower fees.
- Lower fees means more money stays in your account for retirement.



## 5. Professionally Managed and Monitored Investment Options

- The investment options offered by Ohio DC are managed by industry professionals.
- An independent investment advisor monitors these options, provides investment-related advice, and makes recommendations to the Ohio DC Board of Trustees.



## 6. No Distribution Penalties

- When you decide to leave your employer, you can begin withdrawals without additional tax penalties.
- There is no age 59½ penalty as with most other tax-deferred accounts.





# Ohio DC Provides

- Webinars, Videos, Tools & Calculators on the website at [www.Ohio457.org](http://www.Ohio457.org).
- A fully-staffed Service Center in downtown Columbus with free parking, where Account Executives will answer your questions. Call 1-877-644-6457 to set up an appointment or to speak with a representative.
- And much more!

**Congratulations on your new job. Ohio DC looks forward to serving you over your career!**