



# OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

Ohio Deferred  
Compensation

Welcome to Ohio DC

## Welcome

Ohio Deferred Compensation is here to assist with your financial future.

Anytime you have questions, call us at **877-644-6457**.

*We look forward to providing you with excellent service.*



### Who are we?

Ohio Deferred Compensation (the Program) is an employer-sponsored supplemental 457(b) retirement plan offered exclusively to all Ohio public employees. Deferred compensation has been our only responsibility since 1976.

### Five Things to Know About Your Account

#### 1. Tax advantages

You don't owe taxes until you make withdrawals. And, unlike an IRA, 401(k), or 403(b), your account is NOT subject to a 10% tax penalty if you take a withdrawal before age 59½.

#### 2. No sales pitch

We won't try to sell you anything. Our licensed, Ohio-based representatives are salaried, not commissioned, and are available at no extra charge to assist you with planning how to invest and withdraw your money.

#### 3. Low costs and expenses

Because of our size, plan expenses are low. There are no sales charges, commissions, "back-end loads," or other sales expenses. Investment expenses and administrative fees still apply.

#### 4. Wide variety of investment options

Contributions to your account are invested as you direct. The Program offers a diverse menu of options from professional investment management firms, including a competitive Stable Value Option that's designed for conservative investors.

#### 5. Flexible account options

Your money can stay in the Program as long as you'd like, so you can continue enjoying the Program's benefits. You also have choices about how to withdraw your money and can update your choices when your needs change.


Investing involves risk, including possible loss of principal.


Account Executives are registered representatives of Nationwide Investment Services Corporation, member FINRA.

Information provided by Account Executives is for educational purposes only. Neither Nationwide nor any of its representatives will give investment, legal, or tax advice. For such guidance, you should consult your own legal, investment or tax advisors.

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257 East Town Street, Suite 457  
Columbus, Ohio 43215

 **877-644-6457**

 **Ohio457.org**



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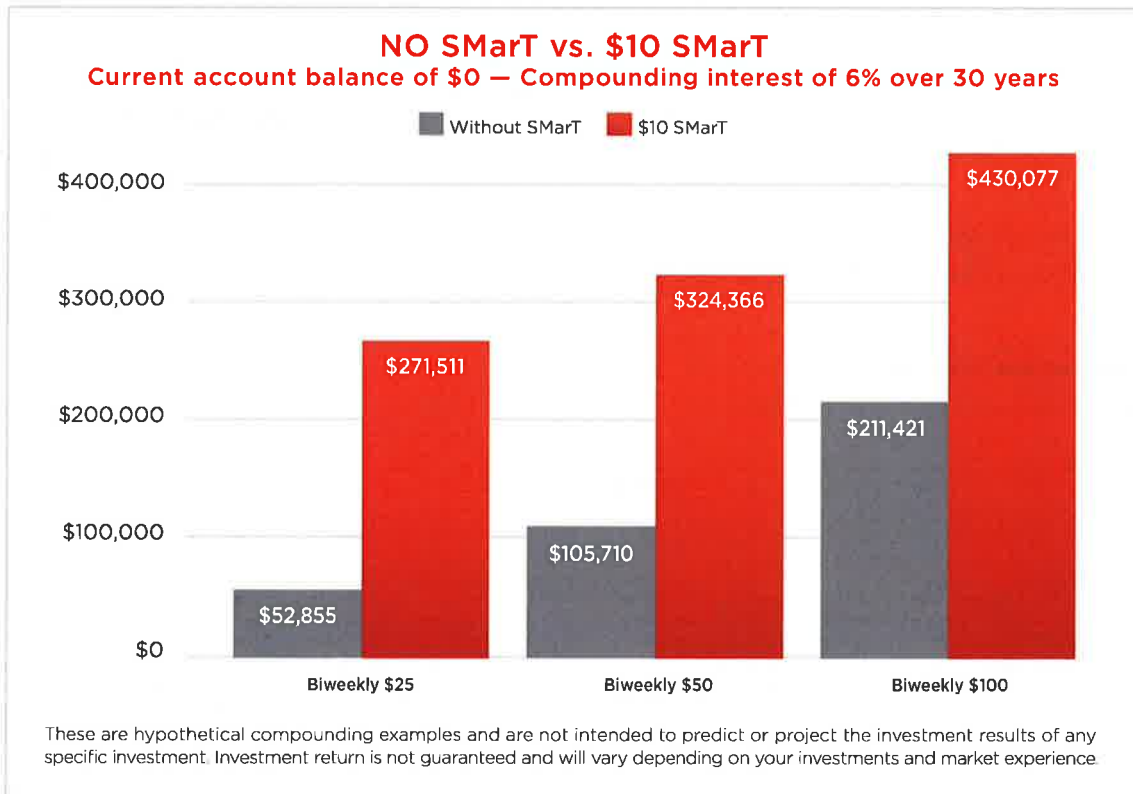
Ohio Deferred Compensation

Enrollment EZ Form

## Investing for Retirement Is Smart. Now is the time to **GET STARTED.**

Your pension and your Ohio Deferred Compensation account are here to provide you retirement income when you stop working. Simply enroll, choose how much you want to save from each paycheck, and then let your money go to work for you.

- **A program designed to help you supplement your pension.** Pensions are not designed to replace 100% of your pre-retirement income.
- **It's easy, tax deferred and flexible.** Contributions are payroll deducted prior to federal and state tax withholding and the contributions can be changed throughout the year.
- **Your money is available when you separate from your employer.** There is NO penalty for withdrawals prior to age 59 1/2.



To enroll today, use this form, call **877-644-6457**, or visit **Ohio457.org**.

Neither Nationwide nor plan representatives may offer investment, legal or tax advice. Please contact your investment, legal or tax advisor for such services. Investing involves market risk, including possible loss of principal.

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**Drew Brenner**  
**740-504-9100**  
brennd1@nationwide.com

# EZ Enrollment Form



**OHIO DEFERRED  
COMPENSATION**

## Personal information (please print)

\_\_\_\_\_  
 Last name First M.I.

\_\_\_\_\_  
 Address

\_\_\_\_\_  
 City State Zip

\_\_\_\_\_  
 Email

\_\_\_\_\_  
 Work phone Personal phone  
 / /  Male  Female

\_\_\_\_\_  
 Birth Date (mm/dd/yyyy)

\_\_\_\_\_  
 Employer name

\_\_\_\_\_  
 Department Pay days per year

Pension system:  OPERS  STRS  SERS  OP&F  HPRS  
 CINCY  OTHER

I currently have other tax-deferred retirement assets in (check any that apply):  
 457  401(k)  401(a)  403(b)  Traditional IRA  None

\_\_\_\_\_  
**Social Security number (required)**

I acknowledge I have read the terms and conditions.

\_\_\_\_\_  
**Signature** **Date (mm/dd/yyyy)**

\_\_\_\_\_  
**Account Executive's  
Initials**

## Make your choice

I would like to invest in my future by enrolling in the Ohio Deferred Compensation saving plan today and begin contributing per pay period:  
 \$50  \$100  Other: \$ \_\_\_\_\_

A pre-tax deduction will be invested in a LifePath Portfolio closest to the year I turn 65. My payroll deductions will begin on the next pay period following 30 days from the date my form is received by Ohio DC.

You will be enrolled in the SMarT plan to automatically increase your deferrals each January by \$10 per pay or \$\_\_\_\_\_ per pay. Check the box to decline the benefits of the SMarT plan.

You will be notified when your Quarterly Statements and Focus newsletters are available at Ohio457.org. If you prefer to receive your statements and newsletters by regular mail, please check the box.

**TURN IN TODAY!**  
 Fax: **614-222-9457**  
 Mail: Ohio Deferred Compensation  
 257 East Town Street, Suite 457  
 Columbus, Ohio 43215-4626

### TERMS AND CONDITIONS

Upon enrolling, you will be mailed a Welcome Kit that includes the Cancellation Form, Beneficiary Form, Memorandum of Understanding, and Plan Document with more detailed information on the terms and conditions outlined below:

- Your account balance will be held by Ohio Deferred Compensation in trust on behalf of your employer for the exclusive benefit of you or your beneficiaries.
- You can cancel your participation before your forms are processed by calling 877-644-6457 within seven days of the signature date on this form.
- Based on market fluctuations, the rate of return on your account could be either positive or negative. This could result in your account balance being worth less than your contributions.
- Investments have underlying expenses or management fees that will reduce the investment results. Information on these expenses can be found in the fund profiles or the respective prospectus. Call 877-644-6457 to request the fund profile or prospectus.
- Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The fund prospectus or profile contains this and other important information. Read the prospectus or profile carefully before investing.
- At any time, you may change the amount you defer or the allocation of future investment options.
- The Internal Revenue Service imposes rules that limit the times you can make changes or receive withdrawals from the Program.

- You may withdraw funds from the Program only upon:
    1. Ending your employment (including termination, retirement, or death)
    2. An Unforeseeable Emergency (as defined by Section 457 of the IRC)
    3. Small Balance Distribution (see Plan Document for eligibility)
  - An Unforeseeable Emergency is defined by the IRS as a severe financial hardship. Please see the Program Plan Document for specific details. Purchasing a home, credit card debt, and sending your children to college are not qualifying events.
  - Withdrawals may begin after ending your employment and the Program's receipt of your employer's verification that employment ended, final deferral, and the Withdrawal Election form.
  - Distributions must satisfy certain minimum requirements upon attaining age 70 1/2.
  - The funds in your account may be eligible for rollover to a traditional IRA or to an eligible retirement plan upon ending your employment.
  - Your participation in Ohio DC is for long-term retirement savings. You should maintain separate, available emergency funds to cover day-to-day, unanticipated, financial shortages.
- Remember, there are no guarantees. Investing involves risk, including possible loss of principal.
- Account Executives are registered representatives of Nationwide Investment Services Corporation, Member FINRA.