



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.

NRM-4075OH.8 (01/17)

257 East Town Street, Suite 457
Columbus, Ohio 43215

 **877-644-6457**

 **Ohio457.org**



OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

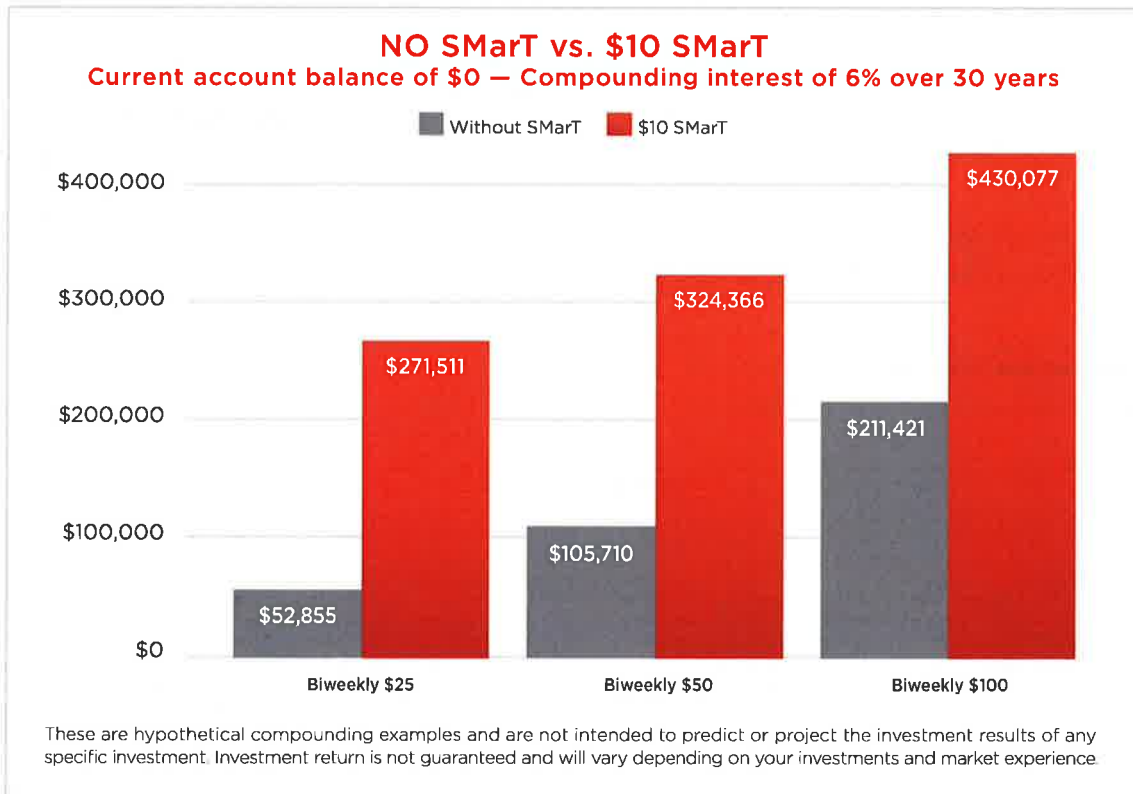
Ohio Deferred Compensation

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.

Account Executives are Registered Representatives of Nationwide Investment Services Corporation, Member FINRA. Information provided by Account Executives is for educational purposes only and not intended as tax, legal, or investment advice.



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