



Now is the time to
Get Started

Investing for Retirement is Smart

Your pension and Social Security may not be enough to cover your expenses in retirement. That's why Ohio Deferred Compensation provides a tax-deferred, supplemental retirement plan which may help bridge the gap between what you *have* and what you *need* in retirement.

No matter what your age or financial situation, the time to begin planning for a brighter future is now!



**OHIO DEFERRED
COMPENSATION**

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

Start building a brighter future today!

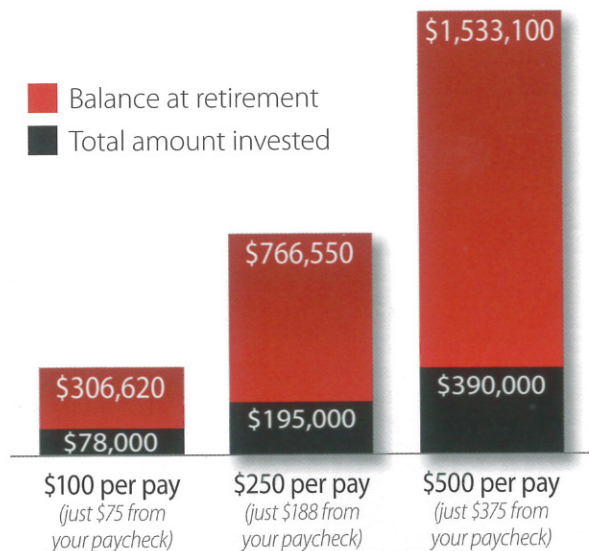
If you're dreaming big for your retirement, then you need to take steps to prepare, and most agree that routinely investing is a smart way for you to start that preparation.

The time is right — now

It's never too soon (or too late) to begin investing. And time is your new best friend. No matter what your age, you should be financially preparing for retirement. The more time money has to grow; the more you could potentially have at retirement. That's why it's important to start now.

What is the power of time?

To give you an idea, we've provided the hypothetical illustration below to show how much different deferral amounts per biweekly paycheck could accumulate over 30 years, given an 8% annual effective rate of return. The black sections show how much is actually deferred in, and the red shows how much could be earned on top of those deferrals over 30 years.



The tax-deferred advantage

Ohio Deferred Compensation is tax-deferred, which means the money that goes into your account comes out of your paycheck before it is subject to state and federal income tax. By putting the power of tax-deferral to work for you, more goes into your account than comes out of your paycheck. Plus, the assets in your account, including any earnings, will have the opportunity to grow tax-deferred until you decide to withdraw them — usually in retirement. *Withdrawals will be taxed as ordinary income.*

Remember, there are no guarantees. Investing involves risk, including possible loss of principal.

This illustration is a hypothetical compounding example that assumes biweekly deferrals (for 30 years) at an 8% annual effective rate of return. It illustrates the principle of time and compounding. It is not intended to predict or project the investment results of any specific investment. Investment returns are not guaranteed and will vary depending on investments and market experience. If fees, taxes, and expenses were reflected, the hypothetical returns would be less.

Join a retirement plan designed with you in mind.

Not every retirement plan is as special as the Ohio Deferred Compensation Program. That's because it was made for you, created to serve Ohio public employees and their families—and nobody else.

To enroll in the Program or request additional information, please complete the form below and return in the enclosed postage paid envelope. Or you may call toll-free 1-877-644-6457 or visit www.Ohio457.org.

Consider the advantages of the Program:

- It's easy; deferrals are automatically deducted.
- It can reduce your taxable income.
- Higher growth potential because of tax deferral.
- Flexible; increase or decrease deferrals at any time.
- Full control over how your money is invested.
- You can withdraw your money upon separation of service without penalty.
- Automatic re-investment of any earnings at no additional cost.
- It's your money and it can stay in the Program even after separation from employment.
- Personal attention from Account Executives up to and throughout retirement. *Information from Account Executives is for educational purposes only and is not intended as investment advice.*

Ohio Deferred Compensation Program Enrollment Form/Request for Information

If you are enrolling in the Program, please be sure to sign and date. Mail to: Ohio Deferred Compensation, 6085 Emerald Parkway, Dublin, OH 43016

Personal Information *(please print)*

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

Email Address _____

Employer _____ Number of pay periods per year _____

Pension System: *(circle one)* OPERS STRS SERS PFPF HPRS Other _____

I currently have other tax-deferred retirement assets in: *(circle any that apply)*

457 401(k) 401(a) 403(b) Traditional IRA None

I acknowledge that I have read the terms and conditions on the reverse side of this form.

Signature _____ Date _____

Social Security Number _____

Investing Style *(choose only one)*

Help me do it!

I would like to select investment options rather than a LifePath Portfolio or receive additional information before opening an account. Please send me a Program enrollment kit with more detailed information. (NO SIGNATURE REQUIRED)

Do it for me! (EZ Enrollment)

I want to enroll today and contribute:
 \$25 or \$_____ per pay period (minimum \$15) into the Program. A pre-tax payroll deduction will be invested into the LifePath portfolio closest to the year in which I turn age 65. I understand that deferrals will begin on the next pay date 30 days from the date my form is received by the Program, and that upon receipt of this application I will receive a Program welcome kit. (SIGNATURE AND SSN REQUIRED).



OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

Service Center Address:

**6085 Emerald Parkway
Dublin, Ohio 43016**

Toll-free Service Center:

1-877-644-6457

Website:

www.Ohio457.org

Terms and Conditions

Upon receipt of this enrollment form, you will be mailed a welcome kit which will include a copy of the Cancellation Form, Beneficiary Form, Memorandum of Understanding and Plan Document with more detailed information on the provisions outlined below:

- My account balance will be held by Ohio Deferred Compensation in trust on behalf of my employer for the exclusive benefit of me or my beneficiaries.
- I may cancel my participation, before my forms are processed, by calling 1-877-644-6457 within seven days from the date that I signed the enrollment form.
- All participants may pay a quarterly administrative fee of \$2.00. This charge is subject to change by the Program Administrator. It may be waived.
- Based on market fluctuations, the rate of return on my account could be either positive or negative. This could result in my account balance being worth less than my contributions.
- Investments may have underlying expenses or management fees that will reduce the investment results. Information on these expenses can be found in the investment profiles or the respective prospectus(es).
- Fund prospectuses can be obtained by calling 1-877-644-6457. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information. Read the prospectuses carefully before investing.

The Internal Revenue Service imposes rules which limit the times when I can make changes or receive withdrawals from the Program.

- At any time, I may change the amount I defer or the allocation of my future investment options.
- I may withdraw funds from the Program **only** upon:
 1. Severance from employment (*including termination or death*)
 2. An Unforeseeable Emergency (*as defined by Section 457 of the IRC*)
 3. Small Balance Distribution (*see Plan Document for eligibility*)
- Withdrawals may begin after my severance from employment and the Program's receipt of my employer's verification of severance, final deferral and Withdrawal Election form.
- Distributions must satisfy certain minimum requirements upon attaining age 70½.
- The funds in my account may be eligible for rollover to a traditional IRA or to an eligible retirement plan upon severance from employment.
- I realize my participation is for long-term retirement savings and I should maintain separate, available emergency funds to cover day-to-day, unanticipated, financial shortages.
- An Unforeseeable Emergency is defined by the IRS as a severe financial hardship. Please see the Program Plan Document for specific details. The purchase of a home, credit card debt and the need to send your children to college are not qualifying events.

Account Executives are Registered Representatives of Nationwide Investment Services Corporation, Member FINRA. NRM-0294OH.3 (06/08)