



OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

OHIO457.ORG

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877-644-6457

Actively Plan Your Financial Future

The majority of Americans, nearly two-thirds, based on Bankrate's Financial Security Index Feb. 28-March 4, 2018, save little or nothing for retirement and 46% of Americans said they don't believe they will be financially comfortable when they retire (GALLUP, 2016-2018). Another 40% of workers say their employers do not provide any type of retirement or financial education (Dave Ramsey Retirement Education Study August 2016) but participants would like more education and advice from their employers on how to reach their retirement goals.

To make sure you'll be prepared and have the financial resources to live a comfortable and fulfilling retirement, there are strategies you can use to get started down that path. One of the quickest ways to get rolling is to put together a savings plan. It doesn't have to be a spread sheet full of numbers and projections, just get a basic idea of what your goals are. You can talk to one of our Account Executives if you're interested in the basics. As you become more familiar with saving, you can customize your plan based on what you determine your needs will be in retirement. As you move along in the planning process you may wonder how long your money will last in retirement? To help you figure out these types of questions, you can examine various scenarios for taking withdrawals with either a fixed-period or fixed-amount method with the help of the [Payout Illustrator tool](#).

Ohio DC has the resources to help you develop a savings plan. If you're looking for tools and resources, we have those available as well. Even if you're not sure what your next steps should be, call our Service Center at 877-644-6457. We can answer your questions about the services we provide, to schedule a visit, or to find out when you can meet with your local Account Executive. You can always visit our website at Ohio457.org to learn more.

Investing involves market risk, including possible loss of principal.