

2017 Annual Statement

Group Descriptions:

- 1A Active, SMarT Plan without insurance
- 1B Active, not SMarT Plan, without insurance
- 3A Catchup
- 3B Terminated
- 4A Payout spousal beneficiaries
- 4B Payout non-spousal beneficiaries
- 5 Payout rollovers
- 6 Payout Ohio DC
- 7 Spousal beneficiaries (not yet receiving withdrawals)
- 9 Rollovers (not yet receiving withdrawals)

PAGE ONE



REFER A FRIEND

Ohio DC makes a difference!

PERSONALIZED ANNUAL STATEMENT

Message for email not on file:

Email Address: Not on file: Update your email online or call 877-644-6457.

YOUR ACCOUNT AT A GLANCE

Summary for **2017**

Value as of 12/31/**2017**

Address below the gray line at the bottom of page one should read as follows:

257 East Town Street, Suite 457, Columbus, Ohio 43215-4626

Groups 1A, 1B

Based on your 12/31/2017 value,
monthly income at retirement would be:

\$1,756*

**Will you be ready
for retirement?**

Think about your retirement savings as
the monthly amount you would like to
receive during your retirement. Look at
page 2 to see additional examples of
how to increase your monthly income.

***This estimate assumes:**

- Potential value at age 60 (see page 2 for more detail)
- Annual earnings of 3% after age 60
- Equal monthly withdrawals over a 25-year period

Groups 3A, 3B, 9

Based on your 12/31/2017 value,
monthly income at retirement would be:

\$1,756*

**Will you be ready
for retirement?**

Think about your retirement savings as
the monthly amount you would like to
receive during your retirement. Look at
page 2 to see additional examples of
how to increase your monthly income.

***This estimate assumes:**

- Potential value at age 60 (see page 2 for more detail)
- Annual earnings of 4%
- Equal monthly withdrawals over a 15-year period

Groups 1A, 1B

Based on your 12/31/2017 value,
monthly income at retirement would be:

\$1,756*

**Will you be ready
for retirement?**

Think about your retirement savings as
the monthly amount you would like to
receive during your retirement. Look at
page 2 to see additional examples of
how to increase your monthly income.

***This estimate assumes:**

- Potential value in 10 years (see page 2 for more detail)
- Annual earnings of 3% after 10 years
- Equal monthly withdrawals over a 25-year period

Groups 3A, 3B, 9

Based on your 12/31/2017 value,
monthly income at retirement would be:

\$1,756*

**Will you be ready
for retirement?**

Think about your retirement savings as
the monthly amount you would like to
receive during your retirement. Look at
page 2 to see additional examples of
how to increase your monthly income.

***This estimate assumes:**

- Potential value in 5 years (see page 2 for more detail)
- Annual earnings of 4%
- Equal monthly withdrawals over a 15-year period

Display for Groups 4A, 4B, 5, 6, 7 [Text and graphic will replace information in the box used for the groups above]



Tools and Resources to Help You Plan

Investing is a long-term project. Our Retirement Planning Specialists can help you build a plan for your retirement income, review allocation strategies, and discuss tax deferrals. It's important to review your Ohio DC account yearly. Call 877-644-6457 today for planning assistance at no additional cost. Information presented is for educational purposes only and is not intended as investment advice.

Your Past Performance¹

[“Your Past Performance” heading will remain for **All Groups**]

[Introductory Statement] (All Groups, display only when Past Performance data is available)

Your past performance is a calculation of your account's investment returns. The performance is shown as annualized returns.

[Performance data, if applicable]

Labels on performance data:

1-Year:
3-Year:
5-Year:
10-Year:

(Display “N/A” in fields with no Past Performance data)

(Message to display when all fields have no Past Performance data)

Performance is normally calculated for the past 1-, 3-, 5-, and 10-year periods. However, your account has not been active long enough to show any performance.

PAGE TWO

MONTHLY INCOME COMPARISON

(Display for group 1A)

[Introductory Statement]

Ideally, you should build your retirement savings to produce the amount of money you would like to receive during your retirement years. **The following graphs provide monthly income estimates based on potential values at retirement.** Staying in the SMarT automatic deferral increase plan can build retirement savings.

The graphs below show monthly incomes and potential values for three retirement ages. The potential values are based on the December 31, 2017 account value, current age, continued deferrals at differing amounts, and a well-diversified account with 6% annual earnings. The potential value amounts assume no withdrawals are taken prior to each retirement age. The income estimates are based on 3% annual account earnings after each retirement age and equal monthly withdrawals over a 25-year period.

[Display at the bottom of the page with SMarT logo]



To increase your SMarT deferral amount scheduled for **January**, visit **Ohio457.org** or call our Service Center.

(Display for group 1B)

[Introductory Statement]

Ideally, you should build your retirement savings to produce the amount of money you would like to receive during your retirement years. **The following graphs provide monthly income estimates based on potential values at retirement.** Automatically increasing deferrals every year by signing up for the SMarT Plan could significantly help build savings for retirement.

The graphs below show monthly incomes and potential values for three retirement ages. The potential values are based on the December 31, 2017 account value, current age, continued deferrals at differing amounts, and a well-diversified account with 6% annual earnings. The potential values assume no withdrawals are taken prior to each retirement age. The monthly income estimates are based on 3% annual account earnings after each retirement age and equal monthly withdrawals over a 25-year period.

[Display at the bottom of the page with SMarT logo]



To enroll in the SMarT automatic deferral increase plan and build savings for retirement, complete and return the enclosed form.

(Display for groups 3A/B, 7, 9)

[Introductory Statement]

Managing your financial resources is important, even when you cannot add payroll deferrals to this account. Your retirement savings have greater potential to grow the longer your money remains invested. **The following graphs provide monthly income estimates based on potential values at retirement.**

The graphs below show monthly incomes and potential values over 15- and 25-year withdrawal periods at two retirement ages and three growth rates. The monthly income and potential value amounts are based on the December 31, 2017 account value with an assumed 2%, 4%, or 6% annual earnings rate before and after the withdrawal period starts, and equal monthly withdrawals. The potential value amounts assume no withdrawals are taken prior to retirement.

[Display at the bottom of the page with graphic]



Your retirement savings have greater potential to grow the longer your money remains invested. **If you need assistance, please contact our Account Executives at 877-644-6457 or visit our Service Center.**

(Display for groups 4A/B, 5, 6)

[Introductory Statement]

Your asset allocation is an important factor in determining your potential rate of return and total potential value. In addition, your retirement savings have greater potential to grow the longer your money remains invested.

The graphs below compare monthly income over 15- and 25-year withdrawal periods, assuming either a 2%, 4%, or 6% annual rate of return, and are based on the December 31, 2017 account value.

[Display at the bottom of the page with graphic]



Use the Interactive Retirement Planner at **Ohio457.org** to simulate alternative payout options. **If you need assistance, please contact our Account Executives or visit our Service Center.**

[All Groups]

[Display under graphs]

*These are hypothetical compounding examples and are not intended to predict the investment results of any specific investment. Investment returns are not guaranteed and will vary depending on selected investments and market experience. These examples assume the annual account earnings are net of all fees and expenses. **Federal and state income taxes will be due on withdrawals, which will reduce the estimated monthly income amounts.** Withdrawals might need to be more than the amount shown to meet the IRS required minimum distribution rules.*

[All Groups, except 3A, 3B, 7, 9]

[Display at the bottom of the page with phone and computer icons]

(Phone)



Call us at **877-644-6457** for access to personal service. **Monday-Friday, 8 a.m.-5:30 p.m.**

(Computer)



Visit **Ohio457.org** for investment information, news and events, retirement planning calculators, forms, and more.

PAGE THREE

ALLOCATION COMPARISON

(All Groups)

[Introductory Statement]

Find an investment mix that fits you. Your specific financial situation makes it necessary to develop a personal investment strategy that's right for you. The right mix can be different for everyone, and depends on your willingness to take risks and when retirement income is needed.

Asset allocation helps reduce your overall market risk by spreading your investments over a range of asset classes. You might offset losses from poorly performing areas with gains in better performing areas. Asset allocation does not guarantee a profit and does not protect against loss in a declining market. Your risk tolerance is a measure of your personal comfort with risk. It can change over time, so it's important to review your asset allocation strategy each year.

Sample Allocations²

[Wilshire Sample Allocations, created into pie charts] NO CHANGES IN 2017

	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative
International Stock Funds	30%	24%	19%	14%	9%
Small-Cap Stock Funds	5%	5%	4%	2%	1%
Mid-Cap Stock Funds	11%	9%	7%	6%	4%
Large-Cap Stock Funds	44%	37%	30%	23%	16%
Bond Funds	7%	18%	28%	38%	40%
Stable Value	3%	7%	12%	17%	30%

[Display in between sample allocations charts and account pie chart]

What are asset classes? The three major investment types (stocks, bonds, and short-term investments) have subcategories called asset classes. Investments in the same asset class tend to behave similarly in the market. Investing in several different asset classes helps add diversification to your investment selections.

Your Account Allocation³ (as of 12/31/2017)

[pie chart]

Asset Classes⁴

[pie chart key with risk arrow]

[Display at bottom of page]

The pie chart above shows the percentage of your year-end account value invested in each asset class. Above are five sample pie charts showing suggested allocations for various types of investors. See how you compare.

To learn more about using an allocation strategy, visit Ohio457.org to try our Asset Allocation Tool or log in to your account to make updates.

PAGE FOUR

BENEFICIARIES

[EMPLOYER CODE: 0000000 SUFFIX: 00 EMPLOYER NAME: XXXXXXXXXXXXXXXX]
Employer Name field: 35 characters max.

(Display for groups 1A, 1B, 3A, 3B, 4A, 5, 6, 7, 9)

[Follow format indicated for bold and/or centered text]

Text following listed beneficiaries:

Download a Beneficiary Form at Ohio457.org to update your beneficiary information.

The beneficiary information listed above reflects your current designation(s). Your contingent beneficiaries will be paid only if all of your primary beneficiaries are not living at the time of your death. To update your beneficiary information, you can download a form at Ohio457.org or call our Service Center at 877-644-6457 to have a form mailed to you.

(Display for groups 1A, 1B, 3A, 3B, 6)

Text when beneficiary fields are blank:

[STOP sign graphic]

Your beneficiary selection is on file, but might be incomplete. Update your beneficiary information to ensure your beneficiary can be contacted in the event of your death.

To update beneficiary information, download a Beneficiary Form at Ohio457.org, or call our Service Center at 877-644-6457 to have a form mailed.

(Display for groups 5, 9)

Text when beneficiary fields are blank:

[STOP sign graphic]

You have not separately selected a beneficiary for this rollover account. If you would like to select a beneficiary different than your primary account, you must complete a new Beneficiary Form.

If you do not complete a separate Beneficiary Form, the beneficiary selection from your primary account will be designated on your rollover account. You can download a Beneficiary Form from Ohio457.org, or call our Service Center at 877-644-6457 to have a form mailed.

(Display for groups 4A, 7)

Text when beneficiary fields are blank:

[STOP sign graphic]

You have not selected a beneficiary for this account. Currently, your estate is your beneficiary. To select a beneficiary for this account, download a Beneficiary Form at Ohio457.org, or call our Service Center at 877-644-6457 to have a form mailed.

(Display for groups 4B)

Your estate is required to be your beneficiary for this account.

(Display when field #57, reads...“More than 10”

The number of your beneficiary selections exceeds 10.

Log in to your account at Ohio457.org to view your current beneficiary selections or call our Service Center at 877-644-6457.

(All Groups)

¹Your Past Performance refers to how your account has performed rather than how the investment options have performed. The annualized performance is calculated using the modified Dietz formula which is a time-weighted methodology providing a percentage return based on the timing of cash flows. This calculation is net of all fees and expenses. You may want to compare your past performance with the current Investment Performance Report sent with your Quarterly Statement. Past performance is no guarantee of future results. Investing involves market risk, including possible loss of principal.

²The sample allocations were established by Wilshire Associates, Inc. Wilshire uses a broad approach to diversify holdings across six general asset classes, which include combinations of different types of stock investments, bonds, and cash equivalents.

³All investment options within a single asset class are combined into one asset class allocation in your pie chart. An investment in a LifePath Portfolio will result in multiple asset class allocations in your pie chart. Asset allocation percentages will vary due to rounding.

⁴Asset classes identify funds that tend to have similar investment objectives and strategies, and generally react in a similar manner to market fluctuations as do other funds in the same class. The asset classes appear in order of declining market risk with more risk on the top to less risk on the bottom.

This Annual Statement does not include life insurance premiums.

Neither the Ohio Deferred Compensation Program nor any of its representatives will give legal or tax advice. For such guidance, consult your personal, legal, or tax advisors. Account Executives are registered representatives of Nationwide Investment Services Corporation, member FINRA.