



# OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

OHIO457.ORG

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877-644-6457

## Choose to Save with Ohio DC

Did you know that 57% of working U.S. households report having no retirement savings to supplement their pension? Ohio Deferred Compensation is here to help you make sure you're not part of that statistic.

As a voluntary deferred compensation plan, Ohio DC will help you supplement your pension. According to a report from the National Institute on Retirement Security, 65 percent of people have a retirement gap (the difference between what their pension will provide and what their monthly expenses will be) and that's where Ohio DC can help. We're your opportunity to save through pre-tax payroll contributions, decreasing your annual tax liability, while putting away more money for your future. A few more reasons to save with Ohio DC include:

- 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.

Would you like to learn more about what Ohio DC can do to help you prepare for retirement? If you want to speak to someone at Ohio DC, send us an email at [Ohio457@nationwide.com](mailto:Ohio457@nationwide.com) or call our Service Center at 877-644-6457 to find out how you can access our educational videos, webinars, handouts, etc, or to speak with one of our Account Executives.

*To learn more about Ohio Deferred Compensation, visit [Ohio457.org](http://Ohio457.org).*