



OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

OHIO457.ORG

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877-644-6457

Five Reasons an Annual Review is Important

1. Life changes things over time and decisions you once made may no longer make sense. Your priorities may have shifted. Your Deferred Compensation account should reflect your current goals.
2. Your account may be assuming more or less risk than you intend—As you get older, you may want to consider reducing your exposure to market risk to protect your portfolio from a market downturn. On the other hand, if your strategy assumes that Social Security is the “fixed” portion of your investment portfolio, you may want to invest more aggressively through your account. Reviewing your strategy and adjusting your account accordingly can be a major benefit of an annual review.
3. You may be out of balance —As one sector of your investments experiences a decline in value, another sector may see an increase. Over time, your account may get out of alignment with your established retirement plan strategy. Rebalancing your account at least annually can help you manage the risk in your Ohio DC account.
4. You may want to do more—An annual review can help identify if you’re on track to reach your goals, and allow you to consider increasing contributions to fill potential gaps.
5. You’ve got people, ready to help —Ohio DC account executives can explain your options and implement the changes you identify through your annual review. If you haven’t reviewed your account recently, let this article be a reminder to do so. Call an account executive today: 877-644-6457.

Investing involves market risk, including possible loss of principal. No investment strategy—including asset allocation and diversification—can guarantee a profit or avoid a loss. Actual results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met. Ohio DC account executives cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

For additional information, visit our website at Ohio457.org.