



OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

OHIO457.ORG

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877-644-6457

Ohio DC has a SMarT Option For You

There are easy ways to grow your savings.

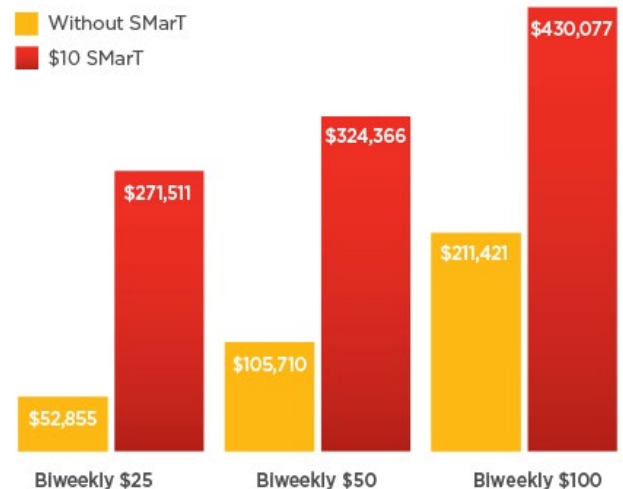
The easiest might be increasing your deferrals every year. A small increase each year, even just \$10 per pay, could potentially make a big difference in reaching your retirement savings goal.

See what can happen assuming you defer \$25, \$50 or \$100 biweekly and earn 6 percent annually. In 30 years, you could have \$52,855, \$105,710 or \$211,421.

Sounds good, right? Now look what can happen with a \$10 increase per pay each year.

That \$52,855 in 30 years becomes \$271,511. In 30 years, the \$105,710 jumps to \$324,366. Even more impressive, the \$211,421 becomes \$430,077. That's a difference of about \$218,000 in each case, to help you achieve a comfortable retirement.

NO SMarT vs. \$10 SMarT on a current balance of \$0 with 6% compounding interest over 30 years.



These are hypothetical compounding examples and are not intended to predict or project the investment results of any specific investment. Investment return is not guaranteed and will vary depending on your investments and market experience.



It can be hard to remember to increase deferrals to your retirement account each year. With Ohio Deferred Compensation, the work is done for you when you enroll in the SMarT Plan.

The SMarT Plan allows you to automatically increase your deferral each year by the amount you choose and in the month you choose. Most participants select the month they typically receive their annual raise.

You can always reset or change your SMarT amount by contacting the Program. Download a SMarT Form at Ohio457.org or call an Account Executive at 877-644-6457 to enroll.

Ohio Deferred Compensation is a supplemental retirement plan offering all Ohio public employees the opportunity to accumulate tax-deferred assets to meet their long-term financial goals. For more information, visit Ohio457.org.