



OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

OHIO457.ORG

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877-644-6457

Investing in Turbulent Times

As you invest for retirement, there are bound to be ups and downs in the stock markets. History has shown that short-term drops in the U.S. stock markets in the aftermath of unexpected events have been followed by longer-term rallies. Some examples include the 1987 Market Crash, the first Gulf War, the 1992 U.K. Currency Crisis, the 1997 Asian Market Crisis and so on.

When confronted with these negative outcomes, many investors choose to get out of the market, effectively locking in their losses. If investors look at the history of market rebounds after these types of downturns, they will see that leaving their investments in the market long-term, rather than trying to time the market, will allow them to experience the eventual rebound that the market will experience.

Ohio Deferred Compensation helps our participants to invest for retirement by providing a variety of investment options, like our LifePath Portfolios that allow you to choose a target date fund closest to your planned year of retirement. The LifePath is pre-mixed portfolio managed by professional fund managers that begins with a more aggressive approach and gradually gets more conservative, the closer you get to your retirement date.

If you would be interested in learning more about LifePath portfolios or would just like to build on your current level of financial awareness, Ohio Deferred Compensation is here to help. Send us an email at communications@ohiodc.org 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.