



OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

OHIO457.ORG

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877-644-6457

Making Saving for Retirement Easy

To help make your retirement vision a reality, Ohio DC has developed two hassle-free ways to invest; Asset Allocation Models and LifePath Portfolios.

Asset Allocation Models

Our models have been developed to meet the needs of investors ranging from conservative to aggressive. Your investment style is based on several factors, including:

- Expected retirement date
- Personal goals
- Tolerance for risk
- How much income you think you'll need in retirement

We can help you determine which portfolio model may be right for you. Go to Ohio457.org to use our Asset Allocation Tool, and in minutes, you'll have a better understanding of what kind of investor you are. The Tool will suggest a portfolio model to fit your desired level of risk. Then, select investments from the menu to match the model you have chosen¹.

LifePath Portfolios

Through a LifePath Portfolio, you get a straightforward, complete asset-allocation strategy. Each Portfolio is designed to be a single investment choice for your Ohio DC account.

Most people choose a target date near the year they plan to begin making withdrawals, but you are also free to choose a target date that matches your desired asset allocation and level of risk. Over time, the LifePath Portfolios automatically rebalance and are designed to become more conservative as you approach the target date².

To learn more, we offer fund profiles for viewing and downloading. *Call 877-644-6457 to talk with an Account Executive or visit our website at Ohio457.org.*

Account Executives are Registered Representatives of Nationwide Investment Services Corporation, member FINRA.

- 1. Asset Allocation does not assure a profit or guarantee against loss in a declining market.*
- 2. Target Date Funds invest in a wide variety of underlying funds to help reduce investment risk. So, in addition to the expenses of the Target Date Funds, you pay a proportionate share of the expenses of the underlying funds. Target Date Funds are designed for people who plan to withdrawal funds during or near a specific year. Like other funds, Target Date Funds are subject to market risk and loss. Loss of principal can occur at any time, including before, at or after the target date. There is no guarantee that Target Date Funds will provide enough income for retirement.*