



OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

OHIO457.ORG ■ 877-644-6457

No Early Withdrawal Penalty

At Ohio Deferred Compensation, we don't charge an early withdrawal penalty for participants that take money out of their accounts before they reach the age of 59 ½, provided they have separated from employment.

Most plans require participants to wait until the age of 59 ½ to avoid 10% early withdrawal fees, but that's not the case at Ohio Deferred Compensation. Read on for additional details.

Consider the advantages of Ohio Deferred Compensation:

- No sales charges, commissions, or sales expenses
- Personal attention from salaried Account Executives up to and throughout retirement
- Automatic payroll deduction reduces your taxable income
- A wide array of investment options, including mutual funds, a Stable Value Option, and hassle-free LifePath Portfolios

For fund information, including fund fees and expenses that apply, request a fund profile or prospectus. Fund prospectuses can be obtained by calling 877-644-6457. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The fund prospectus contains this and other important information. Read the prospectuses carefully before investing. Ohio Deferred Compensation serves public employees—like you!

When you're a participant in Ohio Deferred Compensation, you are eligible to withdraw retirement investments upon severance from employment without a 10% penalty.

If you would like additional information about Ohio Deferred Compensation, visit our website at Ohio457.org or call our Service Center at 877-644-6457.

Qualified retirement plans, IRAs, and deferred compensation plans have different rules, including fees and withdrawal restrictions. Assets you roll over from other plan types into your Ohio DC account might still be subject to a 10% tax penalty if you choose to withdraw from your account before age 59½.

Information provided by Account Executives is for educational purposes only and is not intended as legal, investment, or tax advice.

Like other funds, target date funds and Stable Value Options (SVO) 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. The value of the securities held by the SVO will fluctuate. The SVO focuses on principal preservation and a stable rate of return.

Account Executives are registered representatives of Nationwide Investment Services Corporation, Member FINRA. NRM-3206OH-OH.14 (06/16)