



OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

OHIO457.ORG

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877-644-6457

Ohio DC Can Help You Start Saving

Many Americans are not saving enough to provide themselves with a comfortable retirement. According to a recent [survey from Bankrate.com](#), 21% aren't saving anything. We don't want you to be in that situation, which is why we offer you the tools and resources that we do. If you haven't had the chance to look recently, some of what we provide includes:

- It's easy, tax deferred and flexible. Deferrals are payroll deducted prior to federal and state tax withholding and the deferrals can be changed throughout the year.
- Your money is available when you separate from employment. There is NO penalty for withdrawals prior to age 59 1/2.
- Tools and calculators can help you determine how much you need to save
- Automatic annual deferral increases with the SMarT Plan
- Retirement planning help
- Videos and webinars
- Newsletters
- Retirement basics

When we say that starting to save is simple with Ohio DC, it's not a joke. All you need to do is enroll, select how much you want to save from each paycheck and then let your money go to work.

Let us know what we can do to help you learn about how to save for retirement. If you're already saving, what else can we do to support you? If you want to speak to someone at Ohio DC, send us an email at Ohio457@Nationwide.com or call our Service Center at 877-644-6457 to find out how you can access our informational videos, webinars, handouts, etc. or to speak with one of our Account Executives.

To learn more about Ohio Deferred Compensation, visit Ohio457.org