



OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

OHIO457.ORG

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877-644-6457

It's Time to Put a Plan Into Action

Many people don't have a plan, when it comes to preparing for retirement. This might seem like a surprising fact, especially when retirement is one of the most important financial events in many peoples lives, but it's incredibly common. Beginning the process of planning and saving early in your career, are two of the most important factors that lead to a secure and successful retirement. Ohio Deferred Compensation has the tools and resources to help you create a plan, if you're not sure how to get started.

One of the first things that people need to do is to make sure they play an active role in planning and saving for their own retirement. It's all too common for people to be scared away from this for a variety of reasons, including thinking that saving and investing for retirement is too complicated. Some people think that retirement is so far off in the future that they can afford to wait to start saving. While other people don't trust financial institutions and use that as a reason not to get involved in saving and investing.

All of these reasons are pointed to by people for why they don't get started with planning and saving. Unfortunately, you don't have any time to lose, when it comes to preparing for retirement. You might not realize it, but planning for retirement doesn't have to be difficult. Getting started can be as simple as knowing that you want to save \$10 per pay check. It might not seem like much, but it's a good beginning. Once you've started to save, there are a lot of other strategies you can use to increase your savings rates and take control of your future. Ohio DC is here to help you figure out those next steps.

Maybe it's been a while since the last time you reviewed your retirement savings account? There is no time like the present. Would you like to learn if you will have a retirement gap? Do you need help determining potential savings goals. If any of these topics is on your mind, call our Service Center at 877-644-6457 to talk to an Account Executive, or to schedule an appointment with one of our Retirement Planning Specialists. You can always visit our website at www.Ohio457.org to learn more.

Investing involves market risk, including possible loss of principal.