



OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

OHIO457.ORG

877-644-6457

Get SMarT about retirement planning

How can you be smarter about retirement?

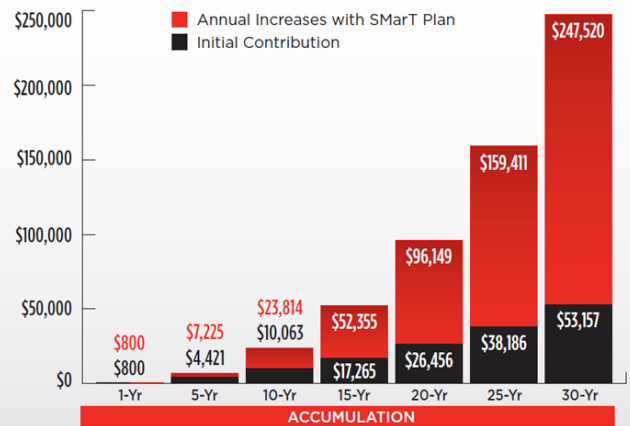
By increasing your deferral every year. A small increase each year, even just \$10 per pay, could potentially make a big difference in reaching your retirement savings goal.

See what can happen assuming you defer \$30 biweekly and earn 5 percent annually. In 15 years, you'll have \$17,265. In 30 years, that number will be \$53,157.

Sounds good, right? Now look what can happen with a \$10 increase per pay each year.

That \$17,265 in 15 years becomes \$52,355. In 30 years, the \$53,157 jumps to \$247,520. That's a difference of about \$35,000 and \$194,000, respectively, to help you achieve a comfortable retirement.

Demonstration of the potential effect of ongoing increases in deferrals	
Assumed rate of return	5.00%
Current bi-weekly contribution	\$30
Annual per pay increased contribution	\$10
Current Account Balance	\$0



These are hypothetical compounding examples and are not intended to predict or project the investment results of any specific investment. Investment return is not guaranteed and will vary depending on your investments and market experience. Fund level fees are not reflected in these examples. Taxes will be due at withdrawal and will lower the totals shown.



It can be hard to remember to increase deferrals to your retirement account each year. With Ohio Deferred Compensation, the work is done for you when you enroll in the SMarT—Save More Tomorrow—Plan.

The SMarT Plan allows you to automatically increase your deferral each year by the amount you choose and in the month you choose. Most participants select the month they typically receive their annual raise.

You can always reset or change your SMarT amount by contacting the Program. Download a SMarT Form at Ohio457.org or call an Account Executive at 877-644-6457 to enroll.

Ohio Deferred Compensation is a supplemental retirement plan offering all Ohio public employees the opportunity to accumulate tax-deferred assets to meet their long-term financial goals. For more information, visit Ohio457.org.