



OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

OHIO457.ORG

877-644-6457

Use pre-tax power to help with your retirement goal

"I can't contribute to a retirement account!"

"I can't afford to put more into a retirement account!"

How many times have you thought or said one of these?

It might be scary to think about having extra money taken out of your paycheck for retirement, but remember, you get the power of pre-tax contributions by deferring to your Ohio Deferred Compensation account.

What does that mean? Your deferrals are invested into your account each pay period before federal and state taxes are taken out of your paycheck. That means you save money by reducing the amount of taxes withheld from your pay and your money can grow over time. For example, if you defer just \$25 each pay period, your actual pay may only reduce by \$19. It might even lower your tax bill come tax season.

The power of pre-tax contributions per bi-weekly pay period

Deferral Per Pay	Per Pay Reduction	Annual Deferral	Annual Pay Reduction
\$25	\$19	\$650	\$488
\$50	\$38	\$1,300	\$975
\$75	\$56	\$1,950	\$1,463
\$100	\$75	\$2,600	\$1,950
\$125	\$94	\$3,250	\$2,438
\$150	\$113	\$3,900	\$2,925
\$175	\$131	\$4,550	\$3,413
\$200	\$150	\$5,200	\$3,900

Remember: retirement isn't only about how you invest, it's about how much you invest.

For more information on Ohio Deferred Compensation, visit Ohio457.org or call **877-644-6457**.

These tables show the per pay and annual tax effects of contributing to a deferred compensation plan assuming a combined 25% federal and state tax rate. This illustration is hypothetical and is not intended to serve as a projection of the investment results of any specific investment.