



# OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

OHIO457.ORG

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877-644-6457

## Develop Your Game Plan Now

Preparing for retirement requires a solid game plan. Unfortunately, many people haven't gotten their game plan in order, but as an Ohio DC participant, you're already ahead of the rest of the field. Because you've already started saving, you can take a little time to iron out your plan and the steps you'll take to achieve your ultimate goal, a successful retirement. Don't let the thought of planning for retirement leave you frustrated. Ohio Deferred Compensation has the tools and resources to help you create a strategy that will get you going on the right foot.

Playing an active role in planning and saving for your own retirement is an essential part of getting started. There are a lot of people who don't like thinking about saving and investing for retirement because they believe it's too complicated. Another thing that keeps people from planning for retirement is the idea that retirement is so far off in the future that they don't need to get started saving yet. There are also people that are dissatisfied with financial institutions and use that as a reason not to get involved in saving and investing.

Don't let these fears keep you from getting started with your game plan. There's no time to lose, especially since you already know the retirement game clock is ticking. Ignore sensational headlines and movies that might scare you away from saving and investing. Getting in the game 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.

What's the next play in your game plan? Do you need help determining potential savings goals? How much can you afford to save? What strategies can you follow? 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 [Ohio457.org](http://Ohio457.org) to learn more.

*Investing involves market risk, including possible loss of principal.*