OHIO Deferred Compensation
Invest in you.

Closing Your Retirement Gap

What is the retirement income gap?

The difference between the income you will receive and the income you will need during retirement is your retirement income gap. Your public pension (defined benefit plan) was never designed to be your sole source of retirement income.

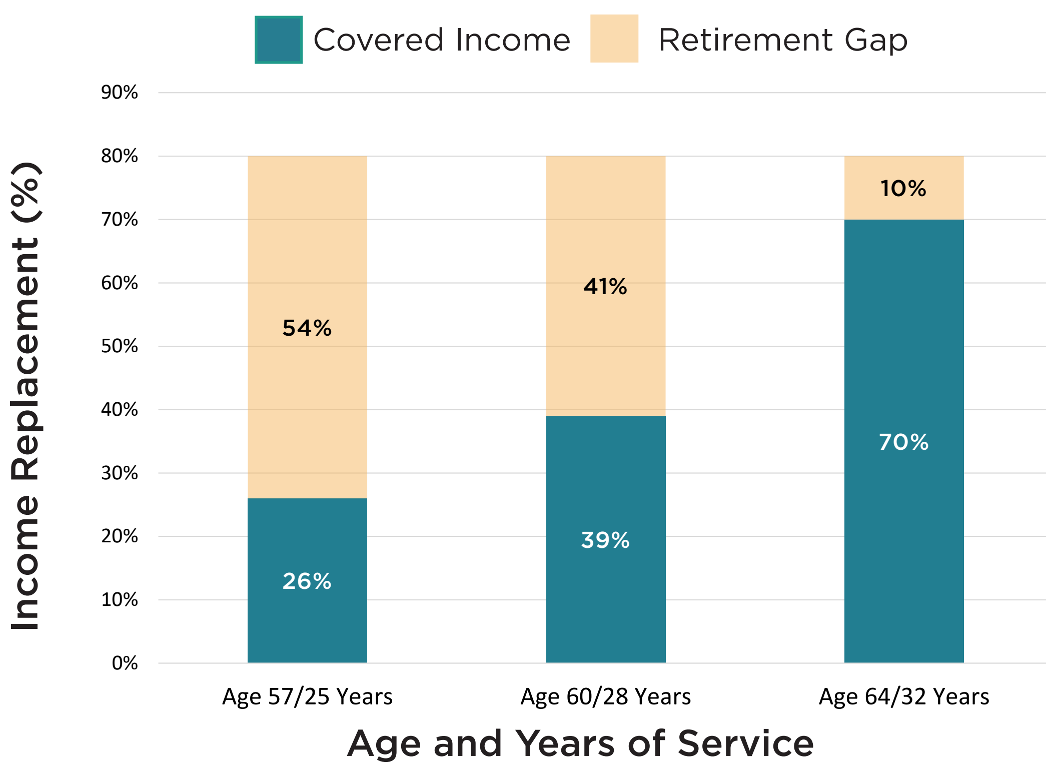
Most experts will tell you that you may need between 75% and 90% of your pre-retirement income to maintain your current lifestyle in retirement. This means you will need financial resources beyond your pension to meet your retirement income needs.

The chart below shows projected income replacement versus the remaining gap to reach an 80% target income replacement, based on possible age and pension service credit.

We are here to help.

Your Ohio DC account (defined contribution plan) is designed to supplement your pension by providing additional income for rising costs and expenses. Use our new [Contribution Requirement Estimator] to help determine how much you need to contribute to reach your desired retirement income. For more information check out the [Benefits of DB and DC].

By participating in Ohio DC, you have taken an important step towards saving and planning for retirement. Let us help you plan to have greater comfort and financial security during retirement.



Source: OPERS Group C Member