

Saving made easy

An important benefit of your new job is the opportunity to save for retirement with Ohio Deferred Compensation (Ohio DC). Through the automatic enrollment feature, all new, full-time employees hired by the State of Ohio will be enrolled in Ohio DC.

Automatic enrollment helps participants save for retirement, and when combined with annual automatic increases, it can be a powerful approach to increase retirement savings.

You do not have to do anything to begin saving.

About Ohio DC

Ohio DC is an employer-sponsored supplemental 457(b) retirement plan offered exclusively to all Ohio public employees. Retirement savings have been our only responsibility since 1976. Our mission is to guide participants along the path to retirement income security.

Automatic enrollment notice

Once hired, you will be automatically enrolled in the Ohio DC plan unless, within 90 days, you:

- **Initiate an enrollment at Ohio457.org**
- **Decline automatic enrollment**

You will be mailed an automatic enrollment letter with detailed information including the pay date of your first contribution and the deadline to decline automatic enrollment.

After you are automatically enrolled, you can change your contribution amount, automatic annual increase amount and investment options at any time. You can also designate your beneficiaries.

Investing your contribution

Your contribution will be invested in a LifePath Portfolio¹ closest to the year you turn age 65.

Initial contribution and automatic increase

You will be enrolled with a pre-tax contribution amount of \$25 (biweekly) or \$50 (monthly) per paycheck. Annually in July, your contribution amount will automatically increase by \$30 (biweekly) or \$60 (monthly) per paycheck, as part of the SMarT Plan.

Customizing your enrollment

Visit Ohio457.org and click on **Enroll** to:

- Start contributing sooner
- Choose a different contribution amount or investment option(s)
- Change your SMarT amount or month
- Enroll in the Roth 457 Option

Financial wellness program

As an Ohio DC participant, you will have free access to the Enrich financial wellness program, which will provide you access to a wide array of personalized tools designed to boost your financial wellness.

Declining automatic enrollment

You may decline automatic enrollment by emailing Ohio DC at Ohio457@Nationwide.com prior to your account being established at the 90-day mark. Please include your full name and home address in the body of the email.



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¹ The LifePath Portfolio automatically adjusts its asset allocation as the target year approaches by investing more conservatively over time. LifePath reduces investment in stocks and increases investment in bonds and cash over time. The LifePath Portfolios are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Like other funds, LifePath Portfolios are subject to market risk and loss. Loss of principal can occur at any time, including before, at, or after the target year. There is no guarantee that LifePath Portfolios will provide enough income for retirement.