



Discover how SMarT annual increases make a difference!

Don't let your savings fall behind. Save More Tomorrow (SMarT) investing can really add up. By participating in the SMarT Plan, your payroll contribution amount will automatically increase each year. You can always change your SMarT increase amount or your contribution amount at any time.

The chart below shows how three contribution amounts, with and without SMarT annual increases, can impact your retirement savings. Because you are contributing with pre-tax dollars from your paycheck, your take-home pay is reduced by only a fraction of what you choose to contribute, but the entire amount is invested in your Ohio DC account.


Contribution Per Pay (Bi-weekly — 26/yr)	SMarT (Annual Increase)	First-Year Actual Per Pay Reduction	Accumulation in 20 years	20-Year Monthly Payout
\$25.00	\$0.00	\$18.75	\$24,593.41	\$148.11
\$25.00	\$30.00	\$18.75	\$249,037.21	\$1,499.75
\$50.00	\$0.00	\$37.50	\$49,186.82	\$296.21
\$50.00	\$30.00	\$37.50	\$273,630.62	\$1,647.85
\$100.00	\$0.00	\$75.00	\$98,373.63	\$592.42
\$100.00	\$30.00	\$75.00	\$322,817.44	\$1,944.07


These examples are based on a single person with an annual salary of \$38,000 and a 25% federal tax rate. The accumulation of these contributions over 20 years assumes a 6% effective rate of return compounded bi-weekly. The chart also demonstrates a monthly payout amount over a 20-year period. Because many people choose to invest more conservatively during the payout phase, we've used a 4% rate of return assumption in retirement.

Qualified plans and IRAs are different, including when you can access funds. Rolled-over assets may be subject to surrender charges, other fees and/or a 10% penalty if withdrawn before age 59½.



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