

Get ready for something **really big**

Yes, it's Ohio's tax-deferred retirement savings plan. It comes right out of your paycheck, so you won't miss it.

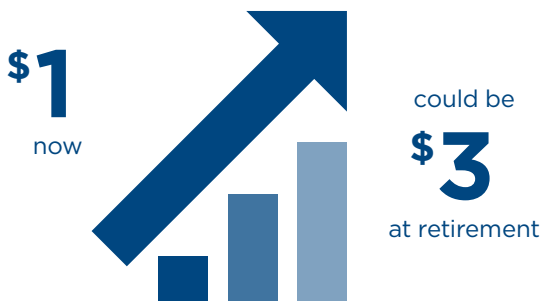
Want to know why it's so cool?

Most people dream of having a comfortable lifestyle, including after they stop working.

Start dreaming now.

For every pre-tax dollar you set aside for yourself, you could get \$3 to spend when you stop working.

Pretty nice, eh?



This illustration is a hypothetical compounding example that assumes biweekly contributions (for 30 years) at a 6% annual effective rate of return. Actual compounding for each \$1 contributed is \$2.80. The illustration includes rounding and shows the principle of time and compounding. It is not intended to predict or project the investment results of any specific investment. Investment returns are not guaranteed and will vary depending on investments and market experience. If fees, taxes and expenses were reflected, the hypothetical returns would be less.

Getting started is a simple choice.



Yes, I want to take this step to help me enjoy a comfortable lifestyle for the rest of my life, even after I stop working.

Enroll at Ohio457.org or complete the form on the next page and check "Yes." in section 2.



No, I don't want to take this step to help me maintain my lifestyle in retirement, knowing someday I will have to stop working.

Complete the form on the next page and check "No." in section 2.

State of Ohio agencies not participating in auto-enrollment are required to have employees complete this process within 45 days of their hiring.



**Enroll at Ohio457.org
or complete the reverse side**

Opt-In Enrollment Form

Enroll at Ohio457.org or complete this form.



Section 1: Personal information (please print)

Last name First M.I.

Address

City State ZIP

Email

Work phone Personal phone

_____/_____/_____
Birthdate (mm/dd/yyyy)

Employer name

Department Paydays per year

Pension system: OPERS STRS SERS OP&F HPRS
 CINCY OTHER

Section 3: Make your choice official

Social Security number (required)

I acknowledge I have read the terms and conditions.

Signature

_____/_____/_____
Date (mm/dd/yyyy)

Section 2: Make your choice

Yes. I would like to invest in my future by enrolling in the Ohio Deferred Compensation savings plan today and to begin contributing per pay period:

\$50 \$100 Other: \$ _____

A pre-tax contribution will be invested in a LifePath Portfolio closest to the year I turn 65. My payroll contributions will start on the first available payroll date after my form is received and processed by Ohio DC.

I will be enrolled in the SMarT Plan to automatically increase my contributions each January by \$10 per pay or \$ _____ per pay. (Enter \$0 per pay to decline the benefits of the SMarT Plan.)

I will be enrolled in eDelivery and will receive email communications.

Decline eDelivery and receive mailed paper communications.

----- **OR** -----

No. I have received information about Ohio DC. I decline the opportunity to save tax-deferred money for retirement.

**Return your form to your HR director or to:
Ohio Deferred Compensation**
257 East Town Street, Suite 457
Columbus, Ohio 43215-4626
877-644-6457 / fax 614-222-9457 / Ohio457.org

Employees of State of Ohio agencies not participating in auto-enrollment are required to enroll at Ohio457.org or return a completed form to us within 45 days of their hiring.

TERMS AND CONDITIONS

Upon enrolling, you will be mailed a Welcome Kit that includes the Cancellation Form, Beneficiary Designation Form, Memorandum of Understanding, and Plan Document with more detailed information on the terms and conditions outlined below:

- Your account balance will be held by Ohio Deferred Compensation in trust on behalf of your employer for the exclusive benefit of you or your beneficiaries.
- You can cancel your participation before your forms are processed by calling 877-644-6457 within 7 days of the signature date on this form.
- Based on market fluctuations, the rate of return on your account could be either positive or negative. This could result in your account balance being worth less than your contributions.
- Investments have underlying expenses or management fees that will reduce the investment results. Information on these expenses can be found in the fund profiles or the respective prospectuses. Call 877-644-6457 to request fund profiles or prospectuses.
- Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus or profile contains this and other important information. Read the prospectus or profile carefully before investing.
- At any time, you may change the amount you contribute or the allocation of future investment options.
- The Internal Revenue Service (IRS) imposes rules that limit the times you can make changes or receive withdrawals from Ohio DC.

- You may withdraw funds from Ohio DC only upon:
 - Ending your employment (including termination, retirement or death)
 - An unforeseeable emergency (as defined by Section 457 of the IRC)
 - A small-balance distribution (see Plan Document for eligibility)
- An unforeseeable emergency is defined by the IRS as a severe financial hardship. Please see the Plan Document for specific details. Purchase of a home, credit card debt and sending your children to college are not qualifying events.
- Withdrawals may begin after ending your employment and Ohio DC's receipt of your employer's verification that your employment has ended, your final contribution has been made and the Withdrawal Election form.
- Withdrawals must satisfy certain minimum requirements upon reaching the age required by the IRS.
- The funds in your account may be eligible for rollover into another eligible retirement plan upon the end of your employment.
- Your participation in Ohio DC is for long-term retirement savings. You should maintain separate available emergency funds to cover day-to-day, unanticipated financial shortages.

Remember, there are no guarantees. Investing involves risk, including possible loss of principal.

Account Executives are Registered Representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.