

Get ready for something really big.



OHIO DEFERRED
COMPENSATION

1

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

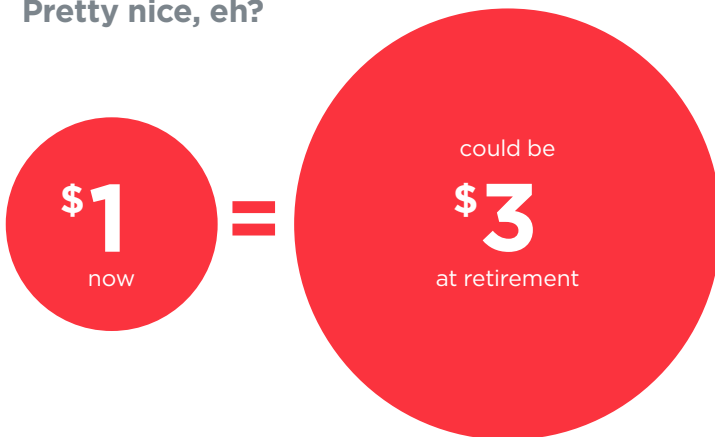
Want to know why it's so cool?

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 percent 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.

2

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 back 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 back and check "no" in section 2.

All State of Ohio employees are required to 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.



OHIO DEFERRED
COMPENSATION

Section 1: Personal information (please print)

Last name First M.I.

Address

City State Zip

Email

Work phone

Personal phone

Birth Date (mm/dd/yyyy)

Male Female

Employer name

Department

Pay days 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 saving plan today and begin contributing per pay period:

\$50 \$100 Other: \$ _____

A pre-tax deduction will be invested in a LifePath Portfolio closest to the year I turn 65. My payroll deductions will begin on the next pay period following 30 days from the date my form is received by Ohio DC.

You will be enrolled in the SMaRT plan to automatically increase your contributions each January by \$10 per pay or \$ _____ per pay. Check the circle to decline the benefits of the SMaRT plan.

You will be enrolled in eDelivery and receive email communications. If you prefer to receive mailed paper communications, please check the circle.

----- **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

State of Ohio employees 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 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 seven 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 prospectus. Call 877-644-6457 to request fund profiles or prospectus.
- 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 the Program.

- You may withdraw funds from the Program only upon:
 - Ending your employment (including termination, retirement, or death)
 - An Unforeseeable Emergency (as defined by Section 457 of the IRC)
 - Small Balance Distribution (see Plan Document for eligibility)
- An Unforeseeable Emergency is defined by the IRS as a severe financial hardship. Please see the Program Plan Document for specific details. Purchasing a home, credit card debt, and sending your children to college are not qualifying events.
- Withdrawals may begin after ending your employment and the Program's receipt of your employer's verification that employment ended, final contribution, 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 to an other eligible retirement plan upon ending 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.