



OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

HUMAN RESOURCES ADMINISTRATOR TALKING POINTS for “Features and Benefits of Ohio Deferred Compensation”

These talking points are intended to help you present the benefits of enrollment to your new employees or those not familiar with Ohio Deferred Compensation. Use this list alone or as notes with the “Six Reasons to Enroll” presentation.

1. Put taxes on hold.

Your deferrals are invested into your Ohio DC account each pay period **before** federal and state taxes are taken out. That means you save money by reducing your yearly taxable income, the amount of taxes withheld from your pay.

2. It's as easy as 1-2-3.

1. **EZ Enrollment** only takes a few minutes. It's easy to begin saving for retirement.
2. Your investment will be placed into a **diversified target date fund** that is closest to the year you turn 65. You can change it at any time.
3. Sign up for the **SMarT automatic deferral increase plan**. The greatest impact on your savings is the amount you contribute.

3. Your choice of hassle-free or hands-on investing.

- If you're a hassle-free investor, you can choose from a range of investment options, but a simple solution is our diversified target date funds called LifePath Portfolios.
- If you're a hands-on investor, we offer a range of investment options, so you can create your own customized asset mix.

4. Lower fees mean potentially higher returns.

Ohio DC was created by state statute and operates on a not-for-profit basis. Ohio DC will continually monitor fees and, when possible, make appropriate changes that enable participants to experience lower fees. Lower fees mean more money stays in your account for retirement.

5. Professionally managed and monitored investment options.

The investment options offered by Ohio DC are managed by industry professionals. An independent investment advisor monitors these options, provides investment-related advice and makes recommendations to the Ohio DC Board of Trustees.

6. No distribution penalties.

When you decide to leave your employer, you can begin withdrawals without additional tax penalties. There is no age 59 1/2 penalty, as with most other tax-deferred accounts like 401(k)s.

Ohio DC also provides:

- Webinars, videos, tools and calculators at **Ohio457.org**.
- A fully-staff Service Center in downtown Columbus with free parking, where Account Executives will answer your questions. Call **877-644-6457** to set up an appointment or to speak with a representative.
- Retirement Planning Specialists who can meet with you at no cost to help you conduct your retirement income analysis
- And more!