

# Start building a brighter future today!

## The time is right — now

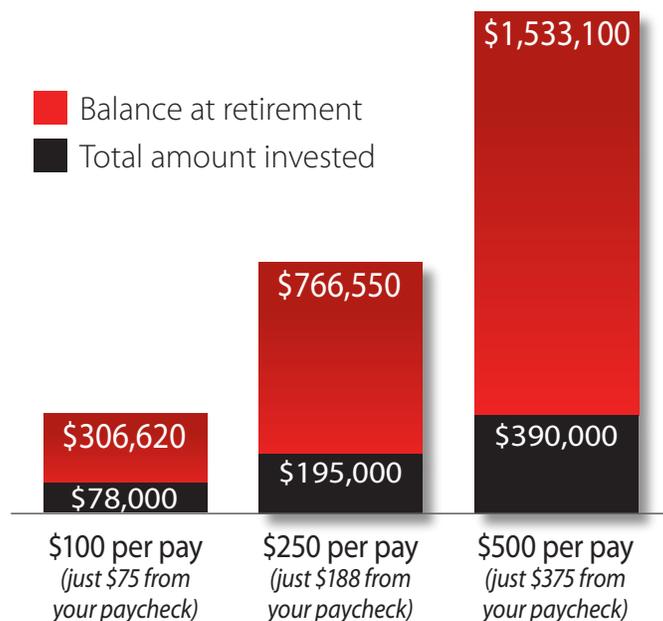
It's never too soon (or too late) to begin investing. And time is your new best friend. No matter what your age, you should be financially preparing for retirement. The more time money has to grow, the more you could potentially have later. That's why it's important to start now.

## The power of time

We've provided the hypothetical illustration here to show you how much different deferral amounts per biweekly paycheck could accumulate over 30 years, given an 8% annual effective rate of return. The black sections show how much is actually deferred in, and the red shows how much your account could be worth after 30 years.

## The tax-deferred advantage

Ohio Deferred Compensation is tax-deferred, which means the money that goes into your account comes out of your paycheck **before** it is subject to state and federal income taxes. By putting the power of tax-deferral to work for you, **more goes into your account than comes out of your paycheck**. Plus, the assets in your account, including any earnings, will have the opportunity to grow tax-deferred until you decide to withdraw them — usually in retirement. *Withdrawals will be taxed as ordinary income.*



*This illustration is a hypothetical compounding example that assumes biweekly deferrals (for 30 years) at an 8% annual effective rate of return. It illustrates 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.*

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

Upon enrollment, you will be mailed a welcome kit that will include a copy of the Cancellation Form, Beneficiary Form, Memorandum of Understanding, and Plan Document with more detailed information on the provisions outlined below:

- My account balance will be held by Ohio Deferred Compensation in trust on behalf of my employer for the exclusive benefit of me or my beneficiaries.
- I may cancel my participation, before my forms are processed, by calling 1-877-644-6457 within seven days from the date that I signed this election form.
- Based on market fluctuations, the rate of return on my account could be either positive or negative. This could result in my account balance being worth less than my contributions.
- Investments may have underlying expenses or management fees that will reduce the investment results. Information on these expenses can be found in the investment profiles or the respective prospectus(es).
- Fund prospectuses can be obtained by calling 1-877-644-6457. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The fund prospectus contains this and other important information. Read the prospectuses carefully before investing.

The Internal Revenue Service imposes rules that limit the times I can make changes or receive withdrawals from the Program.

- At any time, I may change the amount I defer or the allocation of future investment options.
- I may withdraw funds from the Program only upon:
  1. Severance from employment (including termination or death)
  2. An Unforeseeable Emergency (as defined by Section 457 of the IRC)
  3. Small Balance Distribution (see Plan Document for eligibility)
- Withdrawals may begin after my severance from employment and the Program's receipt of my employer's verification of severance, final deferral, and Withdrawal Election form.
- Distributions must satisfy certain minimum requirements upon attaining age 70½.
- The funds in my account may be eligible for rollover to a traditional IRA or to an eligible retirement plan upon severance from employment.
- I realize my participation is for long-term retirement savings and I should maintain separate, available emergency funds to cover day-to-day, unanticipated, financial shortages.
- An Unforeseeable Emergency is defined by the IRS as a severe financial hardship. Please see the Program Plan Document for specific details. The purchase of a home, credit card debt, and the need to send your children to college are not qualifying events.



# OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

## SUPPLEMENTAL RETIREMENT ACCOUNT ELECTION FORM

### Instructions

1. As a public employee you are required to complete and file this form within 45 days of beginning employment. Please fill out the form in blue or black ink.
2. Sign the form in Section 4.
3. Your employer is required to send the completed form to Ohio Deferred Compensation immediately upon hire.

### Section 1: Personal Information

Last Name \_\_\_\_\_ First Name \_\_\_\_\_

Gender:  Male  Female Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YYYY)

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email Address \_\_\_\_\_

Work Phone \_\_\_\_\_ Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

### Section 2: Employer Information

Employer Name \_\_\_\_\_

Department Name \_\_\_\_\_

Pension System: (circle one) OPERS STRS SERS OP&F HPRS Other \_\_\_\_\_

### Section 3: Election

Yes, I would like to begin saving tax-deferred money for retirement. I would like to begin by saving \$\_\_\_\_\_ per pay period (minimum \$15) into Ohio Deferred Compensation. A pre-tax deduction will be invested in a LifePath Portfolio closest to the year in which I turn age 65. My payroll deductions will begin on the next pay period following 30 days from the date my form is received by the Program. Upon receipt of this form I will be mailed a Program welcome kit with additional details. I can make changes to my deduction and my investment selection at any time.

**Social Security Number (required)** \_\_\_\_\_

No, I have received information about the Program and choose to decline the opportunity to save tax-deferred money for retirement.

### Section 4: Signature & Acknowledgment

I acknowledge that I have read the terms and conditions on the reverse side of this form.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Ohio Deferred Compensation**  
257 East Town Street, Suite 457  
Columbus, Ohio 43215-4626  
1-877-644-6457  
614-222-9457 (fax)  
www.Ohio457.org