



**Deferred  
Compensation**  
*Invest in you.*

# Investing for retirement is **smart**

## EZ Enrollment Form

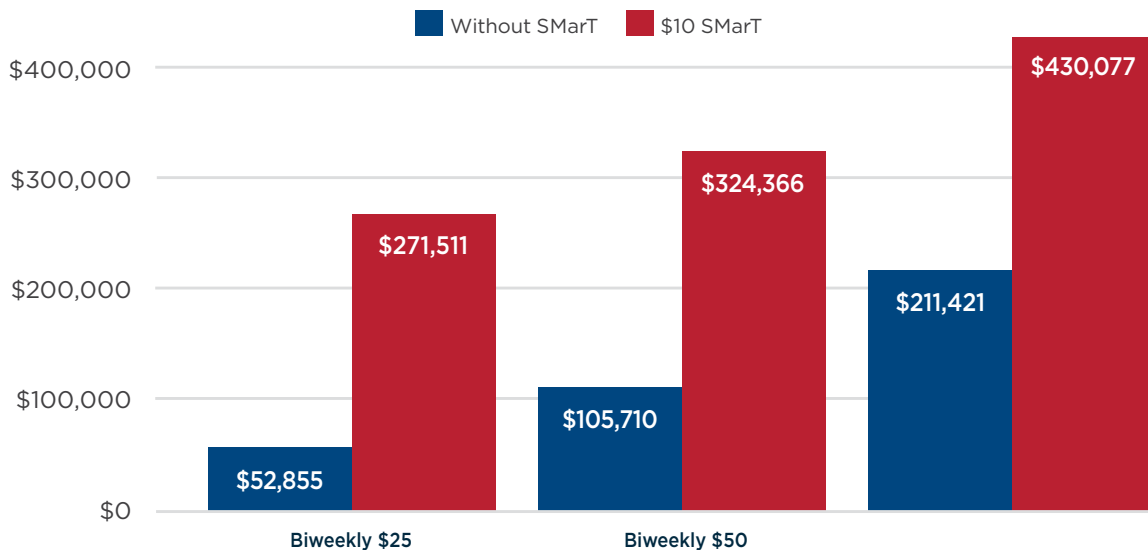


Your pension and your Ohio Deferred Compensation account are here to provide you with retirement income when you stop working. Simply enroll, choose how much you want to save from each paycheck and let your money go to work for you.

- **Ohio DC is a program designed to help you supplement your pension.** Pensions are not designed to replace 100% of your pre-retirement income.
- **It's easy, tax deferred and flexible.** Contributions are deducted from your paycheck prior to federal and state tax withholding, and the contributions can be changed throughout the year.
- **Your money is available when you separate from your employer.** There is NO penalty for withdrawals prior to age 59½.

**Enroll in the SMarT Plan** and contributions to your Ohio DC account will automatically increase each year by the amount you choose. It's a barely noticeable change to you in the moment, yet it could have a significant impact to your account growth over time.

### NO SMarT vs. \$10 SMarT Current account balance of \$0 — Compounding interest of 6% over 30 years



These are hypothetical compounding examples and are not intended to predict or project the investment results of any specific investment. Investment return is not guaranteed and will vary depending on your investments and market experience.

**Enroll at [Ohio457.org/enroll](https://Ohio457.org/enroll)  
or complete the reverse side.**

# Enroll at Ohio457.org or complete this form.



## Personal information (please print)

Last name First name M.I.

Address

City State ZIP

Email

Work phone Personal phone

Birthdate (mm/dd/yyyy) Male Female Other

Employer name

Department Paydays per year

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

## Social Security number (required)

I acknowledge I have read the terms and conditions.

Signature

Date (mm/dd/yyyy)

## Make your choice

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 receive email communications.

Decline eDelivery and receive mailed paper communications.

## TURN IN TODAY!

Fax: 614-222-9457

Mail: Ohio Deferred Compensation  
257 East Town Street, Suite 457  
Columbus, OH 43215-4626

## TERMS AND CONDITIONS

Upon enrolling, you will be mailed a Welcome Kit that includes the Cancellation 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 date signed on this form.
- To select a beneficiary for this account, log in to your account once established or download a Beneficiary Designation form at Ohio457.org.
- 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 receive the fund profile 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 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 (refer to Plan Document for eligibility)
- An unforeseeable emergency is defined by the IRS as a severe financial hardship. Please refer to the Plan Document for specific details. Purchasing a home, carrying 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 employment ended, the final contribution and the Withdrawal form.
- Distributions must satisfy certain minimum requirements after reaching the age required by the IRS.
- The funds in your account could be eligible for rollover into another 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.

Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

Investing involves market risk, including possible loss of principal.

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