

FOCUS



Deferred
Compensation
Invest in you.

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First Quarter 2026

Find your **state** of enlightenment

Gain confidence and clarity in your finances.



Tools and tips to guide your financial journey

Find your state of enlightenment. April is National Financial Literacy Month, and it's the perfect time to take a fresh look at your financial habits. Think of this as your chance to move toward a "state of enlightenment" when it comes to money by feeling confident, informed, and ready to make smart decisions for your future.

No matter where you are in life, Ohio DC has tools and resources to help with these questions:

- Already saving and wanting to know more? Explore [Enrich](#) financial wellness tools and other [Calculators/Tools](#) to help you reach personal goals and discover ways to boost your savings.
- Starting to approach retirement? If you're 50 or older, consider [catch-up contributions](#) and start [planning a withdrawal strategy](#).
- Already retired? You have the option to [keep your money with Ohio DC](#) to continue enjoying the benefits of low fees and growth potential. Plus, consider [updating your beneficiary](#) to protect your legacy.

Ready to learn more?

Contact your [local Ohio DC Account Executive](#) to discuss your savings, financial wellness, and retirement planning. Your enlightened financial future is just a click away!

Information provided by Account Executives is for educational purposes only and is not intended as investment advice. Neither Nationwide nor its representatives give tax or legal advice. Please contact your tax or legal advisor for such advice. Ohio DC Account Executives are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.



Ohio457.org



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[877-644-6457](tel:877-644-6457)

Spring offers an opportunity to reorganize your finances

Just as spring cleaning helps you regain control of your household, taking a new look at your retirement accounts can help you feel more in control of your finances. One way to accomplish that may be to combine your eligible assets into Ohio DC.

When you roll over assets from other retirement accounts, you take advantage of several important benefits, including:

- **Easier management and monitoring**—Fewer statements, fewer passwords, and less paperwork make it easier to track overall progress toward retirement goals.
- **Access to our low-cost investments**—Ohio DC participants benefit from the large size of our plan, which allows us to offer the institutional share class of many [investment options](#). You will have access to lower-cost investments than those available to individual investors.
- **Tax advantages**—Keep your money tax-deferred and let it continue to grow. Unfortunately, Roth (after-tax) accounts cannot be rolled into Ohio DC at this time.
- **Streamlined estate planning**—Having your accounts in one plan makes the process simpler for your beneficiaries and executors, reducing administrative burden, legal hurdles, and the risk of an account being overlooked.

Combining your retirement assets helps simplify managing your income when you retire. In addition, you continue to enjoy the features and services of participation for as long as you remain enrolled in Ohio DC.

Let's get started!

To learn more about the advantages of rollovers into your retirement plan, visit our [Rollovers](#) web page. Complete a [Rollover In form](#) or call us at 877-644-6457 for assistance as you start your financial spring cleaning.

Qualified retirement plans, deferred compensation plans, and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees, and/or a 10% tax penalty if withdrawn before age 59½. All withdrawals are taxed as ordinary income. Consider all factors and speak with your tax advisor for advice.

The following types of pre-tax retirement plans can be rolled over:

- 457(b)
- 403(b)
- 401(k)
- 401(a)
- Traditional IRA



Enhance your retirement planning as you make Earth greener

As we celebrate Earth Day on April 22, it's a good time to remember that signing up for *eDelivery* is more than just a smart choice, it's a green one. *eDelivery* helps you get faster access to important documents, simplify retirement planning through less clutter, and “green” up your carbon footprint.

You will receive an email notification for any of the following:

- Quarterly Statements
- Annual Statements
- Transaction Confirmations (details regarding transactions or changes to your account, e.g., contributions, exchanges, and investment option changes, etc.)
- Tax Forms (Form 1099-R)

Better planet sustainability and smarter retirement planning is easy. To manage *eDelivery* preferences after [log in](#), select:

1. **My Profile**
2. **eDelivery Preferences**
3. **Select Yes or No** for any of the four options available for eDelivery
4. **Save**



eDelivery
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Employers Recognized

Ohio DC formally recognized the following employers' achievements in improved retirement education, enrollment, and savings among their employees during 2025.



- ★ Butler County Regional Transit Authority
- ★ City of Lancaster
- ★ Cloverleaf Local Schools
- ★ Delaware County District Library
- ★ Highland District Hospital
- ★ Perry County
- ★ Switzerland of Ohio Local School District

We appreciate everything these organizations do to make sure Ohio's public employees are ready for retirement!

Meet with Your Local Account Executive

We are offering multiple ways to stay in touch with your local Account Executive, including on-site visits, telephone appointments, or virtual meetings.

Visit Ohio457.org to [schedule your appointment](#). On the appointment page, choose the county where you work. Select any Account Executive name that is displayed to see the available services and times.

Your local Account Executive can help you:

- Review your investment options
- Evaluate your tolerance for risk
- Answer questions about retirement and post-employment withdrawals
- Navigate online tools and calculators
- Understand the difference between pre-tax or post-tax (Roth) contributions, if offered by your employer
- Update your address, email, or beneficiaries



Account Executives are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. Neither Nationwide nor its representatives provide tax, legal, or investment advice. Please consult your professional advisor for such advice.



Ohio Deferred Compensation Service Center

257 East Town Street, Suite 457
Columbus, Ohio 43215-4626



877-644-6457

8 a.m.-4:30 p.m., Monday-Friday



Ohio457@Nationwide.com



Ohio457.org



Holiday Schedule

The Service Center and exchange processing follows the New York Stock Exchange holiday schedule.

[2026 Holiday Schedule](#)

The Ohio Public Employees Deferred Compensation Program is a supplemental retirement benefit plan regulated by Section 457 of the Internal Revenue Code.

NRM-3831OH.79 3/2026

OPERS Board of Trustees

Elected

Julie Albers

County Employees

Christopher Mabe, Chair

State Employees

Russell Smith

Non-teaching College/
University Employees

Stewart Smith, Vice Chair

Miscellaneous Employees

Timothy Steitz

Retirees

Ken Thomas

Municipal Employees

Steve Toth

Retirees

Statutory

Kathleen Madden

Director, Department of
Administrative Services

Appointed

Jay Hottinger

General Assembly Appointed
Investment Expert

James E. Kunk

Governor Appointed
Investment Expert

Scott Richter

Treasurer Appointed
Investment Expert

(Note: Recent changes in Ohio law provide for the Ohio Public Employees Retirement Board to administer the Ohio Public Employees Deferred Compensation Program. Ongoing business of Ohio DC will be addressed during the OPERS Board meetings.)

Ohio Deferred Compensation Investment Performance Report—As of March 31, 2026

The results shown represent past performance and should not be considered a representation of future performance or experience. Past performance cannot guarantee future results. Current investment results may be lower or higher than quoted in this report. The principal value and investment return of an investment will fluctuate so that an investor's units/shares, when redeemed, may be worth more or less than their original cost. Performance data current to the most recent month-end may be obtained by visiting Ohio457.org. Although data is gathered from investment providers, Ohio DC cannot guarantee completeness and accuracy. Please see other important disclosures at the end of this report. **Consider the investment objectives, risks, charges, and expenses carefully before investing by consulting the prospectuses or profiles, which contain this and other information. Read the prospectuses or profiles carefully before investing. Prospectuses or profiles are available by calling 877-644-6457 or visiting Ohio457.org.**


Fund Name (Manager or Ticker Symbol)	Inception Date	1st Quarter	Average Annual Returns				Expense Ratio ⁽¹⁾
			1 Year	3 Year	5 Year	10 Year	
LifePath Portfolios (BlackRock) ⁽²⁾							
● LifePath Retirement ⁽³⁾	8/15/2017	0.09%	10.83%	8.66%	4.04%	5.80%	0.06%
● LifePath 2030 ⁽³⁾	8/15/2017	-0.36%	12.70%	10.47%	5.40%	7.75%	0.06%
● LifePath 2035 ⁽³⁾	8/15/2017	-0.82%	14.57%	11.96%	6.42%	8.77%	0.06%
● LifePath 2040 ⁽³⁾	8/15/2017	-0.97%	16.49%	13.49%	7.44%	9.73%	0.06%
● LifePath 2045 ⁽³⁾	8/15/2017	-1.25%	18.35%	14.90%	8.35%	10.52%	0.06%
● LifePath 2050 ⁽³⁾	8/15/2017	-1.56%	20.17%	16.02%	9.05%	11.01%	0.06%
● LifePath 2055 ⁽³⁾	8/15/2017	-1.69%	21.08%	16.54%	9.35%	11.18%	0.06%
● LifePath 2060 ⁽³⁾	8/15/2017	-1.73%	21.21%	16.57%	9.37%	11.18%	0.06%
● LifePath 2065 ⁽³⁾	11/15/2019	-1.72%	21.20%	16.59%	9.37%	11.63% ⁽⁴⁾	0.06%
Non-US Stock							
▲ Non-US Company Stock (Vanguard, Schroders, Arrowstreet) ⁽²⁾	9/11/2020	0.84%	29.61%	17.06%	8.04%	11.84% ⁽⁴⁾	0.51%
▲ Non-US Company Stock Index (State Street) ^{(2) (5)}	12/9/2022	1.25%	27.32%	15.28%	7.50%	8.79%	0.04%
Small Company/Mid Company Stock							
▲ US Small Growth Company Stock (Westfield, Fiera) ⁽²⁾	6/2/2017	-0.44%	23.65%	10.98%	3.07%	10.41% ⁽⁴⁾	0.65%
▲ US Small Value Company Stock (Westwood) ⁽²⁾	6/2/2017	4.13%	12.71%	8.36%	4.63%	6.93% ⁽⁴⁾	0.52%
▲▲ US Small/Mid Company Stock Index (State Street) ^{(2) (5)}	12/9/2022	-1.27%	20.84%	15.29%	5.04%	11.41%	0.01%
▲ Vanguard Capital Opportunity (VHCAX) ⁽⁶⁾	11/12/2001	-3.13%	26.26%	17.89%	10.01%	14.57%	0.35%
Large Company Stock							
▲ Fidelity Growth Company Commingled Pool ^{(2) (7)}	9/7/2023	-2.41%	39.95%	28.65%	14.66%	21.70%	0.32%
▲ Fidelity Contrafund Commingled Pool ^{(2) (7)}	12/5/2023	-5.47%	21.01%	24.88%	13.92%	16.63%	0.30%
▲ US Large Growth Company Stock (T. Rowe Price) ⁽²⁾	8/1/2014	-11.73%	13.24%	20.73%	9.46%	16.56%	0.30%
▲ US Large Value Company Stock (Dodge & Cox) ^{(2) (8)}	12/9/2022	-1.63%	8.05%	14.11%	10.03%	12.90%	0.41%
▲ US Large Company Stock Index (State Street) ^{(2) (5)}	12/9/2022	-4.34%	17.77%	18.30%	12.05%	14.15%	0.01%
Bonds							
▲ US Bond (TCW, J.P. Morgan) ⁽²⁾	1/30/2015	0.13%	4.51%	3.60%	0.11%	1.91%	0.15%
▲ US Bond Index (State Street) ^{(2) (5)}	12/9/2022	0.05%	4.37%	3.65%	0.33%	1.72%	0.02%
Stable Value							
▲ Stable Value Option (Multiple Managers) ⁽²⁾	1/1/1994	0.82%	3.25%	3.06%	2.56%	2.44%	0.26%


Annualized Crediting Rates: 1st Quarter 2026—3.35% 2nd Quarter 2026—3.35%


- ⁽¹⁾ Investment performance has been reduced for expense ratios. These expense ratios may vary from period to period. Expense ratios do not include administrative fees or service fees. See "Fees" for more information.
- ⁽²⁾ These options are not publicly traded mutual funds and do not have a ticker symbol or prospectus. Additional information regarding the manager(s) and investment strategy is in the fund profile at Ohio457.org. The value of the securities held by the Stable Value Option (SVO) will fluctuate. The SVO focuses on principal preservation and a stable rate of return.
- ⁽³⁾ Returns shown are of the respective LifePath Index N series. Returns for periods prior to the inception of the N series are those of the respective LifePath Index F series.
- ⁽⁴⁾ Average annual return since inception date.
- ⁽⁵⁾ Returns for Non-US Company Stock Index, US Small/Mid Company Stock Index, US Large Company Stock Index, and US Bond Index prior to inception are those for State Street Global All Cap Equity Ex-U.S. Index Securities Lending Series Fund Class II, State Street Russell Small/Mid Cap Index Securities Lending Series Fund Class II, State Street S&P 500 Index Securities Lending Series Fund Class II, and State Street U.S. Bond Index Securities Lending Series Fund Class XIV, respectively.
- ⁽⁶⁾ This option is a publicly traded mutual fund, and it has a ticker symbol and prospectus.
- ⁽⁷⁾ The inception date of the earliest share class of the Fidelity Growth Company Pool was 12/13/2013. The inception date for the earliest share class of the Contrafund Pool was 1/17/2014. Performance between inception dates of the earliest class of the Pools and the inception dates (see above) of Class S shares of the Pools was calculated by subtracting the respective Class's management fee for that period from the Pool's gross performance.
- ⁽⁸⁾ Returns for the US Large Value Company Stock prior to inception are for the Dodge & Cox Stock Fund (DODGX).


Account Executives are registered representatives of Nationwide Investment Services Corporation, member FINRA.


Investment Performance Report Notes


 **LifePath Portfolios**—Each LifePath Portfolio is based on a target year (when you expect to begin using your money). Portfolios are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. LifePath Portfolios are designed for people who plan to begin withdrawing funds during or near a specific year. Like other funds, LifePath Portfolios are subject to market risk and loss. Loss of principal can occur at any time, including before, at, or after the target year. There is no guarantee that LifePath Portfolios will provide enough income for retirement.


 **Non-US Stock**—Non-US or international funds involve risks not associated with investing solely in the United States, such as currency fluctuation, differences in accounting standards, and the limited availability of information. Over the long term, an investor should be willing to accept a high level of risk resulting from potentially higher market volatility.

 **Small Company Stock**—Small company funds contain stocks from companies with less than \$2 billion in capitalization, including many start-up companies. Small companies can grow much faster than big companies, but small company stocks tend to be more volatile than the stocks of larger companies. Over the long term, an investor should be willing to accept a high level of risk resulting from potentially higher market volatility.

 **Mid Company Stock**—Mid company funds contain stocks from companies with market values between \$2 billion and \$10 billion, and often include companies that are well established and growing. Over the long term, an investor should be willing to accept a moderate to high level of risk resulting from potentially higher market volatility.

 **Large Company Stock**—Large company funds contain stocks from companies with market values of more than \$10 billion, and they include blue-chip and Fortune 500 companies. They are typically more mature, diversified companies with many products and services. Over the long term, an investor should be willing to accept a moderate to high level of risk resulting from potentially higher market volatility.

 **Bonds**—Bonds are loans or debt instruments issued by governments or corporations that need to raise money. Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund. Bonds are generally a more conservative form of investment than stocks, and usually provide a more steady flow of income. Typically, bonds have a lower long-term total return than stocks.

 **Stable Value**—These options own short to intermediate term, high-quality securities. Investors who seek safety of principal as well as a competitive rate of return compared to money market funds may invest in these options. The Stable Value Option returns are shown net of fees for investment management, custody, and principal protection.

Investment Performance

All reported returns assume reinvestment of capital gains and dividends and reflect the fund's expense ratio, but not the deduction of the administrative fees.

Fees

Administrative Fees

An annual administrative fee of 0.0014 or 0.14% is charged to each participant. Administrative fees will be charged each quarter and are based on the total of a participant's account balance(s). Administrative fees will be waived if the total of a participant's account balance(s) is below \$5,000. Administrative fees will be capped at \$55 per quarter, per participant.

Before investing in a fund, carefully consider its objectives, risks, charges, and expenses. This information and other important facts can be found in the prospectus or fund profile at Ohio457.org. Read them carefully before investing.