FOCUS

Ohio Deferred Compensation
Invest in you.

Ohio457.org • 877-644-6457

Second Quarter 2026

Build a Lasting State of Confidence

See how Ohio DC participant stories can inspire your next move.

Ohio Deferred Compensation (Ohio DC) is celebrating 50 years of helping Ohio public employees prepare for retirement. A new video, Ohio DC Participant Stories, highlights how real participants used the Plan to create more options for their future.

You can take similar steps to build your own state of confidence:

- Reviewing your account helps turn uncertainty into informed choices about your future at Ohio457.org.
- Modest contribution increases can strengthen your financial flexibility and open up more choices in the future.
- After you review the participant stories, schedule time with an Account Executive for education and support tailored to your situation.

50TH Anniversary
1976 - 2026

Visit Ohio457.org to watch the Ohio DC Participant Stories video series, review your account, and use the planning tools to help you work toward your own state of confidence in retirement.

Build a lasting **state of confidence**

Ohio457.org

877-644-6457

Ohio457@Nationwide.com

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.

Strengthening Your MFA Methods for Better Account Protection

Your Ohio DC online account uses multiple layers of security, including multi-factor authentication (MFA), to help protect your retirement savings. MFA adds an extra step at login by requiring a one-time verification method—making it much harder for unauthorized users to access your account, even if they have your password.

As part of Ohio DC's ongoing efforts to enhance account protection, we are updating the available MFA methods. In the near future, you may be prompted to add another MFA method when logging in. Adding an additional verification method will be required to access your account.

Take a moment to update your verification methods today!

Log in at Ohio457.org. Under "My Profile" choose "Login Credentials" and add your phone number for text message verification and/or voice call with PIN. Your mobile phone can be used for both methods. Keeping your verification methods current helps ensure uninterrupted, secure access to your account.

To prepare, we encourage you to add one or both of the following methods:

SMS Text Message
Receive a one-time verification code by text message and enter it at sign-in to confirm your identity.

Voice Call with PIN
Receive a phone call and enter your pre-established PIN to verify your identity.

Your mobile phone can be used for both methods.

Are Roth Contributions Right for Me?

Deciding whether to make Roth (after-tax) contributions depends on your individual financial circumstances, such as your current income, anticipated income in retirement, and your current and future tax rates. To determine if Roth contributions may be right for you, consult with a tax advisor to assist you in making this decision.

Roth 457

Your employer must choose to offer the Roth 457 option for it to be available to you. Once your employer offers the Roth 457 option, you can enroll online or by calling 877-644-6457.

Existing participants who wish to enroll online will need to log in to their account and select "Add New Account."

Closing Your Retirement Gap

What is the retirement income gap?

The difference between the income you will receive and the income you will need during retirement is your retirement income gap. Your public pension (defined benefit plan) was never designed to be your sole source of retirement income.

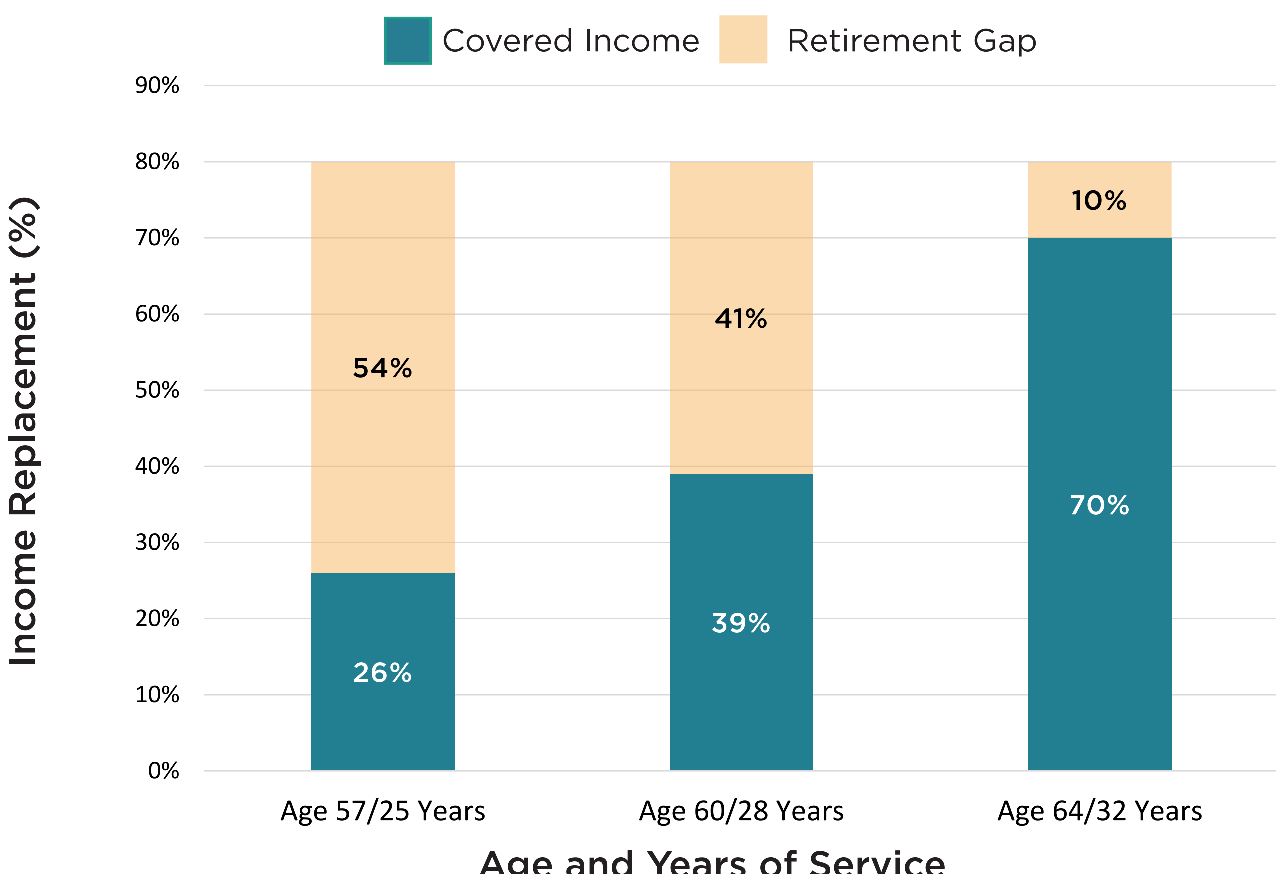
Most experts will tell you that you may need between 75% and 90% of your pre-retirement income to maintain your current lifestyle in retirement. This means you will need financial resources beyond your pension to meet your retirement income needs.

The chart below shows projected income replacement versus the remaining gap to reach an 80% target income replacement, based on possible age and pension service credit.

We are here to help.

Your Ohio DC account (defined contribution plan) is designed to supplement your pension by providing additional income for rising costs and expenses. Use our new Contribution Requirement Estimator to help determine how much you need to contribute to reach your desired retirement income. For more information check out the Benefits of DB and DC.

By participating in Ohio DC, you have taken an important step towards saving and planning for retirement. Let us help you plan to have greater comfort and financial security during retirement.



Source: OPERS Group C Member

Do Not Forget Your Beneficiary Designation

A small step that makes a big difference

When was the last time you reviewed the beneficiaries on your Ohio DC account? Choosing—and regularly updating—your beneficiaries is one of the most important steps you can take to protect the people who matter most to you.

Your beneficiary designation determines who will receive your Ohio DC account balance in the event of your death. Life changes such as marriage, divorce, the birth of a child, or the death of a loved one can make existing designations outdated.

It is essential to review your choices periodically and confirm they still reflect your intentions. You can update your beneficiaries through your Ohio DC online account.

When you understand money and investing, you can make better decisions. Ohio DC offers webinars and videos, calculators and tools, and access to the Enrich Financial Wellness Program to support your ongoing education.

New Feature

If you have multiple Ohio DC accounts, you can apply existing beneficiaries to other eligible accounts. After logging in and selecting the account that has the beneficiaries you want to apply, select “Apply to Eligible Accounts.”

The beneficiaries you are viewing will be applied to all your eligible accounts. *Note: Some Ohio DC accounts are not eligible to have beneficiaries designated (i.e., non-spousal beneficiary accounts).*

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.

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(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 June 30, 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	2nd Quarter	YTD	Average Annual Returns 1 Year	3 Year	5 Year	10 Year	Expense Ratio[1]
LifePath Portfolios (BlackRock)[2]								
LifePath Retirement[3]	8/15/2017	5.36%	5.45%	11.65%	9.95%	4.28%	6.10%	0.06%
LifePath 2030[3]	8/15/2017	6.93%	6.55%	13.77%	11.88%	5.71%	8.23%	0.06%
LifePath 2035[3]	8/15/2017	8.76%	7.87%	16.23%	13.73%	6.97%	9.44%	0.06%
LifePath 2040[3]	8/15/2017	10.34%	9.26%	18.71%	15.53%	8.18%	10.57%	0.06%
LifePath 2045[3]	8/15/2017	12.00%	10.60%	21.17%	17.29%	9.34%	11.53%	0.06%
LifePath 2050[3]	8/15/2017	13.40%	11.64%	23.32%	18.76%	10.26%	12.16%	0.06%
LifePath 2055[3]	8/15/2017	14.05%	12.12%	24.36%	19.45%	10.68%	12.40%	0.06%
LifePath 2060[3]	8/15/2017	14.16%	12.19%	24.52%	19.52%	10.72%	12.41%	0.06%
LifePath 2065[3]	11/15/2019	14.16%	12.19%	24.52%	19.53%	10.73%	13.37%[4]	0.06%
Non-US Stock								
Non-US Company Stock (Vanguard, Schroders, Arrowstreet)[2]	9/11/2020	14.43%	15.39%	30.11%	21.38%	9.67%	13.91%[4]	0.51%
Non-US Company Stock Index (State Street)[2] [5]	12/9/2022	11.98%	13.38%	27.07%	18.70%	8.75%	10.02%	0.04%
Small Company/Mid Company Stock								
US Small Growth Company Stock (Westfield, Fiera)[2]	6/2/2017	19.67%	19.14%	33.04%	15.01%	6.29%	12.31%[4]	0.65%
US Small Value Company Stock (Westwood)[2]	6/2/2017	13.80%	18.50%	21.93%	11.86%	6.35%	8.26%[4]	0.52%
US Small/Mid Company Stock Index (State Street)[2] [5]	12/9/2022	19.81%	18.29%	29.05%	19.93%	7.37%	13.00%	0.01%
Vanguard Capital Opportunity (VHCAX)[6]	11/12/2001	34.78%	30.56	56.07%	27.36%	14.85%	18.21%	0.35%
Large Company Stock								
Fidelity Growth Company Commingled Pool[2] [7]	9/7/2023	27.24%	24.18%	49.41%	33.08%	17.39%	24.57%	0.32%
Fidelity Contrafund Commingled Pool[2] [7]	12/5/2023	16.38%	10.01%	20.21%	26.56%	14.85%	18.39%	0.30%
US Large Growth Company Stock (T. Rowe Price)[2]	8/1/2014	15.31%	1.79%	11.38%	20.98%	9.94%	18.23%	0.30%
US Large Value Company Stock (Dodge & Cox)[2] [8]	12/9/2022	5.59%	3.86%	9.86%	14.10%	9.09%	13.18%	0.41%
US Large Company Stock Index (State Street)[2] [5]	12/9/2022	15.21%	10.21%	22.32%	20.60%	13.39%	15.49%	0.01%
Bonds								
US Bond (TCW, J.P. Morgan)[2]	1/30/2015	0.61%	0.74%	3.81%	4.26%	-0.15%	1.77%	0.15%
US Bond Index (State Street)[2] [5]	12/9/2022	0.67%	0.72%	3.80%	4.18%	0.09%	1.56%	0.02%
Stable Value								
Stable Value Option (Multiple Managers)[2]	1/1/1994	0.82%	1.65%	3.30%	3.12%	2.64%	2.47%	0.26%

Annualized Crediting Rates: 2nd Quarter 2026—3.35% 3rd Quarter 2026—3.34%

(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).

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.

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