



# OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

Ohio Deferred Compensation

Comparing Benefits

## You're Wanted!

Understanding the benefits of staying with Ohio Deferred Compensation.



The more your retirement account grows, the more attention you'll get from brokers, financial planners, banks, and retirement plan providers.

**Why?** They want your money!

## We want you to understand fees.

**Why?** Because fees have a direct impact on your retirement account.

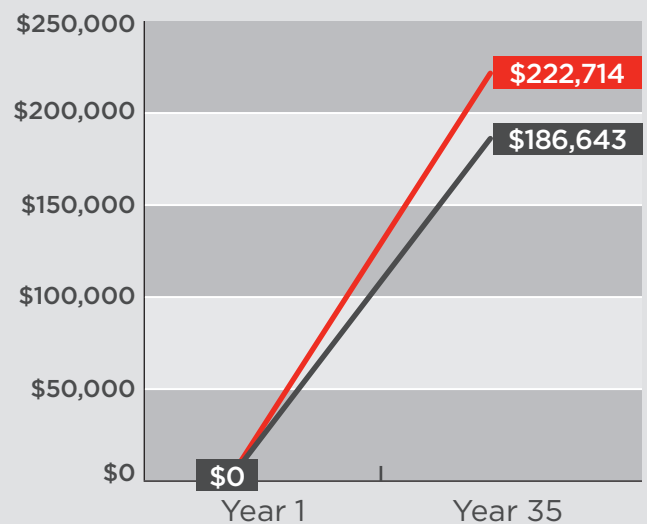
There are a variety of plan fees and expenses—redemption fees, management fees, recordkeeping expenses, and expense ratios—that can affect your retirement plan. Do you know the difference?

The “Effect of Fees” example in the chart to the right demonstrates how fees and expenses can impact your account.

- Assume an investor has 30 years until retirement and is starting to contribute \$115 per pay on a bi-weekly schedule. If returns on investments over the next 30 years average 6%, and **fees and expenses are 0.5%**, their account balance will grow to **\$222,714** at retirement.
- If **fees and expenses are 1.5%**, the account balance will grow to only **\$186,643**. The 1% difference in fees and expenses would reduce the account balance by **\$36,071**.

### Effect of Fees

■ 0.5% fees    ■ 1.5% fees



The hypothetical example above is not intended to predict or project investment results of any specific investment. The calculation illustrates the principle of time and compounding interest. It assumes neither taxes on contributions or earnings, nor any account withdrawals, which would reduce the results shown. Investing involves market risk, including possible loss of principal. Information from Account Executives is for educational use only and should not be considered investment advice.

**Ohio DC collects no sales or load charges, commissions, or sales expenses.**

## It's good to be wanted!

Before rolling over your retirement, read the following Ohio DC Fee Chart. Compare it to other brokers/providers to see what their fees might cost you in the long run. We want you to make the best choice for your retirement.

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## Ohio DC Fee Chart

Providers are required by law to act in your best interest, and therefore must explain to you why product features and fees are to your advantage. This chart below will help you make a more informed decision.

Ohio DC has a simplified, fully disclosed fee structure.

The following is an overview of some of those fees and expenses, the different ways in which they may be charged, and what fees apply to your Ohio Deferred Compensation account:

Fee	Description	Ohio Deferred Compensation
<b>Advisory Based Fees</b>	Ongoing charges for asset management and investment advice. These may be charged to you as a percentage of your account balance or as a flat fee.	<b>None.</b>
<b>Account Fees</b>	These are fees charged in connection with the maintenance of accounts. For example, an account maintenance fee may be charged on accounts whose value is less than a certain dollar amount.	<b>None.</b>
<b>Administrative fees</b>	These fees are often collected by the investment manager to cover administrative services such as customer service, recordkeeping, website, statements, etc. or charged as a separate fee. Many investment managers collect these fees and then reimburse retirement plan recordkeepers for providing these services.	Beginning in 2016, Ohio Deferred Compensation will rebate these administrative fees collected by investment managers to the participant. An asset based fee, separate from the investment expense ratio, will be collected to pay for Ohio Deferred Compensation expenses.
<b>Investment fees included in expense ratios</b>	These fees are collected by the investment manager to cover their costs of portfolio management, custody, legal, accounting, etc. Every investment option will have some management fees associated with it.	Ohio Deferred Compensation is generally able to negotiate lower expense ratios unavailable to smaller plans and individual investors. See our Investment Performance Report for all expense ratios and compare them to other providers.
<b>Surrender Charges</b>	These fees are charged when you withdraw from the plan's investment before the minimum holding period. These fees commonly decrease over time based on the date of each deposit.	<b>None.</b>
<b>Sales Commissions and Loads</b>	These are transaction costs for selling and buying shares within a participant's account.	<b>No commissions</b> —our Account Executives are salaried professionals.
<b>12b-1 Fees</b>	These fees are used to pay commissions to brokers and other sales persons, and to pay for advertising costs and other costs of promoting the fund, and are also ongoing fees paid from fund assets.	<b>None.</b>
<b>Service Fees</b>	There may be service fees associated with optional features offered under an account plan. An example of this would be a fee charged for a loan.	<b>None.</b>
<b>Redemption Fees</b>	Fees charged by certain mutual funds to investors who engage in excessive trading.	<b>None.</b>

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