

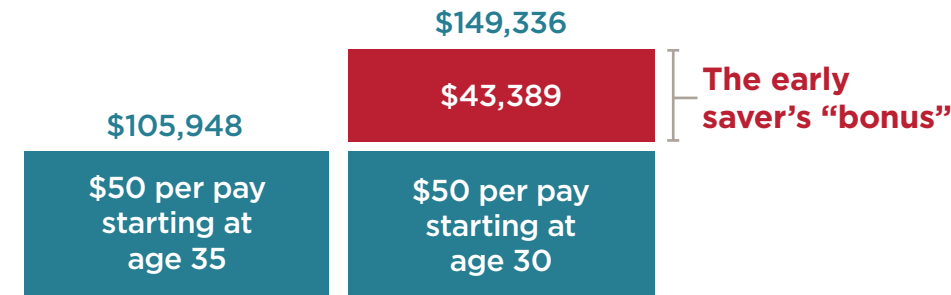


It pays to start saving as early as possible

Your money will have more time to grow.

We know it can seem hard to save for retirement when you're young, but there is a very good reason to do so: more money! A 5-year head start can result in significant account growth, thanks to compounding interest.

Don't wait. Enroll today in Ohio Deferred Compensation.



Investing involves risk, including possible loss of principal. This image illustrates the principle of time and compounding interest. It is based on 26 pays per year and uses an assumed yield of 6%. It is hypothetical and not intended to serve as a projection of the investment results of any specific investment. If fees, taxes, and expenses were reflected, the return would have been less.



Consider the advantages of Ohio Deferred Compensation:

- **It's designed to help you supplement your pension.** Pensions are not meant to replace 100% of your pre-retirement income.
- **It's easy and flexible.** Contributions are payroll deducted and can be changed throughout the year. Both pre-tax and post-tax contributions are permitted, if offered by your employer.
- **Your money is available when you separate from your employer.**

 877-644-6457

 Ohio457.org

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