



OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

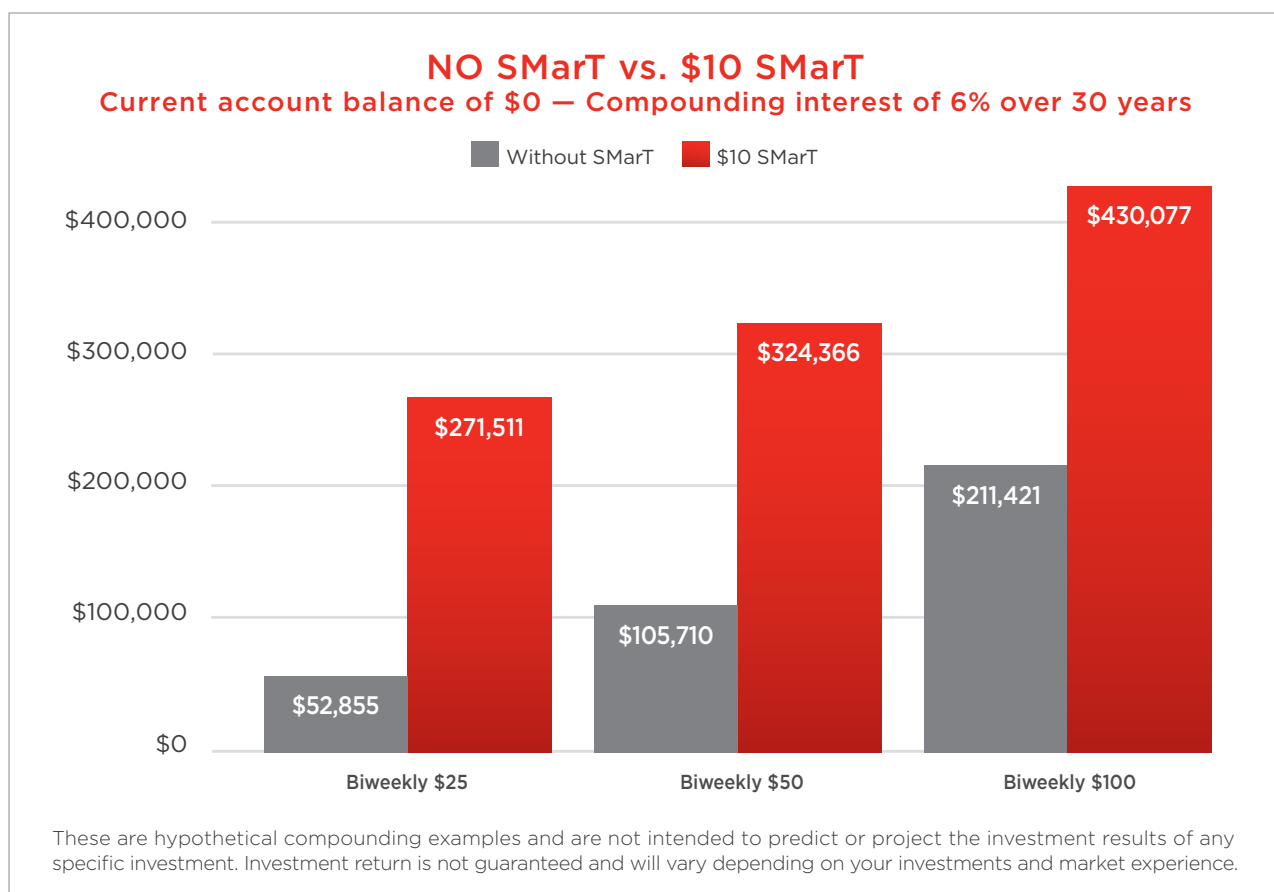
Ohio Deferred
Compensation

EZ Enrollment Form

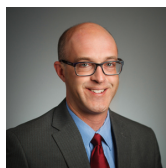
Investing for Retirement Is Smart. Now is the time to **GET STARTED.**

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 then let your money go to work for you.

- **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 payroll deducted 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 at Ohio457.org
OR complete the reverse side



Jason E. Brown

740-701-6994

brownj29@nationwide.com

Enroll at Ohio457.org or complete this form.



OHIO DEFERRED
COMPENSATION

Personal information (please print)

Last name First name M.I.

Address

City State Zip

Email

Work phone Personal phone
/ / Male Female

Birth date (mm/dd/yyyy)

Employer name

Department Pay days 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 saving plan today and begin contributing per pay period:

\$50 \$100 Other: \$

A pre-tax deduction will be invested in a LifePath Portfolio closest to the year I turn 65. My payroll deductions will begin on the next pay period following 30 days from the date my form is received by Ohio DC.

You will be enrolled in the SMarT plan to automatically increase your contributions each January by \$10 per pay or \$ per pay. Check the box to decline the benefits of the SMarT plan.

You will be enrolled in eDelivery and receive email communications. If you prefer to receive mailed paper communications, please check the box.

TURN IN TODAY!

Fax: 614-222-9457

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

TERMS AND CONDITIONS

Upon enrolling, you will be mailed a Welcome Kit that includes the Cancellation Form, Beneficiary 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.
- 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 the Program.

- You may withdraw funds from the Program only upon:
 - Ending your employment (including termination, retirement, or death)
 - An Unforeseeable Emergency (as defined by Section 457 of the IRC)
 - Small Balance Distribution (see Plan Document for eligibility)
- An Unforeseeable Emergency is defined by the IRS as a severe financial hardship. Please see the Program Plan Document for specific details. Purchasing a home, credit card debt, and sending your children to college are not qualifying events.
- Withdrawals may begin after ending your employment and the Program's receipt of your employer's verification that employment ended, final contribution, and the Withdrawal Election form.
- Distributions must satisfy certain minimum requirements after reaching the age required by the IRS.
- The funds in your account may be eligible for rollover to 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.

Neither Nationwide nor plan representatives may offer investment, legal or tax advice. Please contact your investment, legal or tax advisor for such services. Investing involves market risk, including possible loss of principal.

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Ohio Deferred
Compensation

Plan Comparison

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.

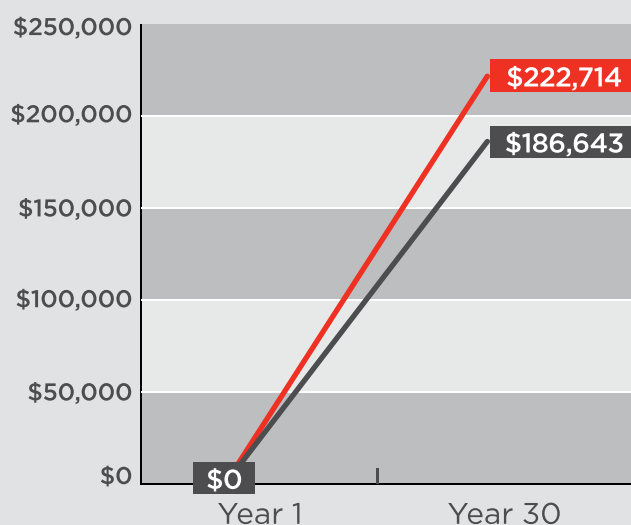
There are a variety of plan fees and expenses — redemption fees, management fees, recordkeeping expenses and expense ratios — that can affect your retirement plan. Do you know the difference?

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 biweekly pay period. 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**.

Ohio Deferred Compensation administrative fee = 0.14%

■ 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,
no commissions and no sales expenses.**

It's good to be wanted!

Before rolling over your retirement account, 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.



877-644-6457



Ohio457.org

Ohio DC Fee Chart

Providers are required by law to act in your best interest; therefore, they must explain to you why product features and fees are to your advantage. The 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
Advisory Based Fees	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.	None
Account Fees	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.	None
Administrative Fees	These fees are often collected by the investment manager to cover administrative services such as customer service, recordkeeping, website management, statement preparation, etc., or are charged as a separate fee. Many investment managers collect these fees and then reimburse retirement plan recordkeepers for providing these services.	Ohio Deferred Compensation rebates the administrative fees collected by investment managers to the participant. An asset-based fee, separate from the investment expense ratio, is collected to pay for Ohio Deferred Compensation expenses.
Investment Fees Included in Expense Ratios	These fees are collected by the investment manager to cover their costs of portfolio management, custody, legal guidance, 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.
Surrender Charges	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.	None
Sales Commissions and Loads	These are transaction costs for selling and buying shares within a participant's account.	No commissions — Our Account Executives are salaried professionals.
12b-1 Fees	These fees are used to pay commissions to brokers and other salespersons, and to pay for advertising costs and other costs of promoting the fund, and they're also ongoing fees paid from fund assets.	None
Service Fees	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.	None
Redemption Fees	Fees charged by certain mutual funds to investors who engage in excessive trading.	None

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NRM-0174AO-OH.11 (02/20)