



I'm Ready to Enroll

Enroll

1. An EZ Enrollment Form is on the next page. Congratulations on your decision to save for your future!

SMarT Plan

2. Joining the SMarT Plan will give a boost to your retirement savings.



How does the SMarT Plan work?

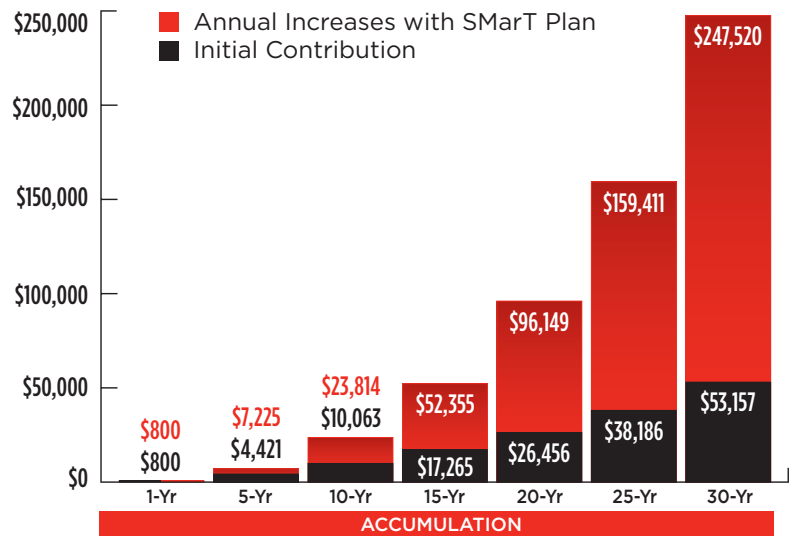
Your pre-tax payroll deferral will automatically increase each year (not to exceed the annual limit allowed by law).

What if I change my mind?

No problem! You can always change your SMarT increase amount or reset to another deferral amount by contacting the Program.

SMarT Example: Reaching your investing goal doesn't have to be such a stretch.

Demonstration of the potential effect of ongoing increases in deferrals	
Assumed rate of return	5.00%
Current bi-weekly contribution	\$30
Annual per pay increased contribution	\$10
Current Account Balance	\$0



These are hypothetical compounding examples and are not intended to predict or project the investment results of any specific investment. Investment return is not guaranteed and will vary depending on your investments and market experience. Fund level fees are not reflected in these examples. Taxes will be due at withdrawal and will lower the totals shown.



Brent Tabler

614-579-9817

www.ohio457.org



**OHIO DEFERRED
COMPENSATION**

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

Neither Nationwide nor plan representatives may offer tax advice. Please contact your legal or tax advisor for such services.

Investing involves market risk, including possible loss of principal or investment.

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OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

SEND COMPLETED FORM TO:

Fax: **614.222.9457**

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

EZ Enrollment Form

PERSONAL INFORMATION *(please print)*

Name _____ Male Female

Address _____

City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

Email Address _____

Employer _____

Date of Birth ____/____/____ Number of pay periods per year _____

Pension System: *(circle one)* OPERS STRS SERS OP&F HPRS Other _____

I currently have other tax-deferred retirement assets in: *(circle any that apply)*

457 401(k) 401(a) 403(b) Traditional IRA None

I acknowledge that I have read the terms and conditions detailed below.

Signature _____

Date _____

Social Security Number _____

You will be notified by email when your Quarterly Statements and *Focus* newsletters are available at www.Ohio457.org. If you prefer to receive your statements and newsletters by regular mail, please check the box. I prefer regular mail.

ENROLLMENT INSTRUCTIONS

- I want to enroll in the Program today and begin contributing:
 - \$50 per pay period or
 - \$_____ per pay period *(minimum \$15).*

A pre-tax payroll deduction will be invested into the LifePath Portfolio closest to the year in which I turn age 65. I understand that deferrals will begin on the next pay date 30 days from the date my form is received by the Program, and that upon receipt of this form I will receive a Program Welcome Kit. Changes can be made at any time. Please be sure to provide your SSN, signature, and date.

- Unless I check this box, I will be automatically enrolled in the SMarT plan and my deferrals will be automatically increased each January by \$10 per pay period (unless you choose a different amount).

TERMS AND CONDITIONS

Upon receipt of this enrollment form, you will be mailed a Welcome Kit that will include a copy of the Cancellation Form, Beneficiary Form, Memorandum of Understanding, and Plan Document with more detailed information on the provisions outlined below:

- My account balance will be held by Ohio Deferred Compensation in trust on behalf of my employer for the exclusive benefit of me or my beneficiaries.
- I may cancel my participation, before my forms are processed, by calling 1-877-644-6457 within seven days from the date that I signed the enrollment form.
- Based on market fluctuations, the rate of return on my account could be either positive or negative. This could result in my account balance being worth less than my contributions.
- Investments have underlying expenses or management fees that will reduce the investment results. Information on these expenses can be found in the investment profiles or the respective prospectus(es).
- **Fund Profiles can be obtained by calling 1-877-644-6457. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The Fund Profile contains this and other important information. Read the Fund Profile carefully before investing.**

The Internal Revenue Service imposes rules that limit the times when I can make changes or receive withdrawals from the Program.

- At any time, I may change the amount I defer or the allocation of my future investment options.
- I may withdraw funds from the Program only upon:
 - 1) Severance from employment (including termination or death)
 - 2) An Unforeseeable Emergency (as defined by IRC section 457)
 - 3) Small Balance Distribution (see Plan Document for eligibility)
- Withdrawals may begin after my severance from employment and the Program's receipt of my employer's verification of severance, final deferral, and Withdrawal Election form.
- Distributions must satisfy certain minimum requirements upon attaining age 70½.
- The funds in my account may be eligible for rollover to a traditional IRA or to an eligible retirement plan upon severance from employment.
- I realize my participation is for long-term retirement savings and I should maintain separate, available emergency funds to cover day-to-day, unanticipated, financial shortages.
- An Unforeseeable Emergency is defined by the IRS as a severe financial hardship. Please see the Program Plan Document for specific details. The purchase of a home, credit card debt, and the need to send your children to college are not qualifying events.