

Start building a brighter future today!

The time is right — now

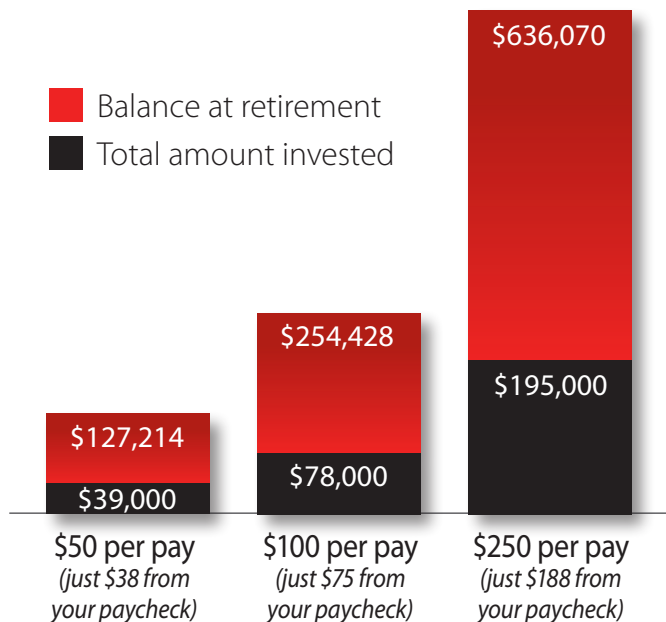
It's never too soon (or too late) to begin investing. And time is your new best friend. No matter what your age, you should be financially preparing for retirement. The more time money has to grow, the more you could potentially have later. That's why it's important to start now.

The power of time

We've provided the hypothetical illustration here to show you how much different deferral amounts per biweekly paycheck could accumulate over 30 years, given a 7% annual effective rate of return. The black sections show how much is actually deferred in, and the red shows how much your account could be worth after 30 years.

The tax-deferred advantage

Ohio Deferred Compensation is tax-deferred, which means the money that goes into your account comes out of your paycheck **before** it is subject to State and Federal income taxes. By putting the power of tax-deferral to work for you, **more goes into your account than comes out of your paycheck**. Plus, the assets in your account, including any earnings, will have the opportunity to grow tax-deferred until you decide to withdraw them — usually in retirement. *Withdrawals will be taxed as ordinary income.*



This illustration is a hypothetical compounding example that assumes biweekly deferrals (for 30 years) at a 7% annual effective rate of return. It illustrates the principle of time and compounding. It is not intended to predict or project the investment results of any specific investment. Investment returns are not guaranteed and will vary depending on investments and market experience. If fees, taxes, and expenses were reflected, the hypothetical returns would be less.

Remember, there are no guarantees. Investing involves risk, including possible loss of principal.

Upon enrollment, 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 1-877-644-6457 within seven days of the date that you signed 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 investment profiles or the respective prospectus.

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

- At any time, you may change the amount you defer or the allocation of future investment options.
- You may withdraw funds from the Program only upon:
 1. Ending your employment (including termination, retirement or death)
 2. An Unforeseeable Emergency (as defined by Section 457 of the IRC)
 3. Small Balance Distribution (see Plan Document for eligibility)
- Withdrawals may begin after ending your from employment and the Program's receipt of your employer's verification of your employment ending, final deferral, and Withdrawal Election form.
- Distributions must satisfy certain minimum requirements upon attaining age 70½.
- The funds in your account may be eligible for rollover to a traditional IRA or to an 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.
- 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 sending your children to college are not qualifying events.

