



Invest in you!

# Start supplementing your OPERS pension today!

*A supplemental retirement plan can complement your OPERS pension benefit. Most financial planners suggest that your retirement income be 75-90% of your working income. On average your OPERS pension replaces 63 percent of your working income, depending on your age and years of service at retirement. While this can provide a significant amount of retirement income, additional retirement savings will help fill the retirement income gap you may need to retire comfortably.*

## What is Ohio Deferred Compensation (Ohio DC)?

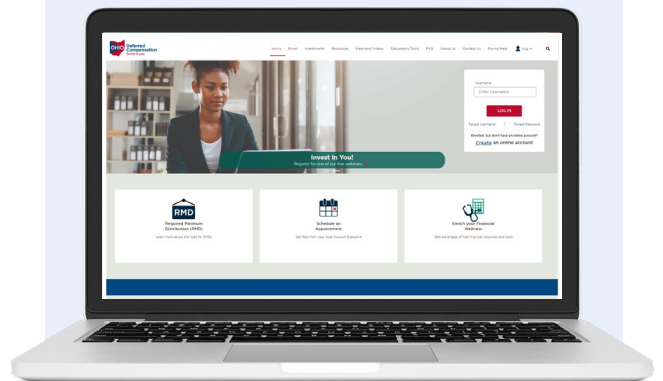
Ohio DC is a supplemental 457(b) retirement plan, available through your employer, that is designed to help you fill the potential retirement income gap. Payroll deductions are pre-tax, and any earnings are taxed as ordinary income when withdrawn. Some employers also offer Roth post-tax contributions, which allow tax-free withdrawals (subject to certain conditions).

Ohio DC investment options allow for diversification and high quality at a low cost for every investor's skill and comfort level. Participants in Ohio DC, benefit from the size of the Program which allows them to offer institutional pricing for investments and lower administrative costs than other similar plans. Lower fees make a huge difference in your overall retirement asset growth and retention.



63% Average DB Pension

27% Retirement Income Gap



## When should I start saving with Ohio DC?

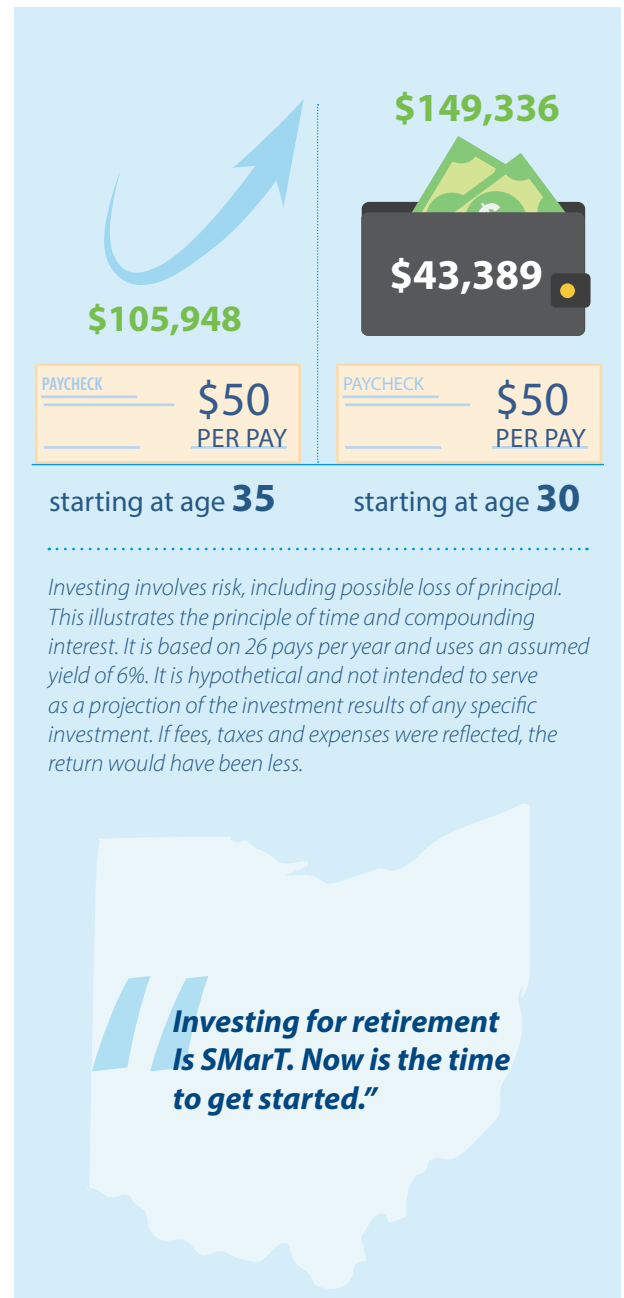
The earlier you begin saving for a long-term goal, such as retirement, the better off you will be. A 5-year head start can result in significant account growth, thanks to compounding interest.


## How much should I save?

The amount you can contribute will depend on your individual financial circumstances. Even beginning with a small amount can increase your savings by the time you retire. A small increase each year could potentially make a big difference. To reach your retirement savings goal, consider automatic contribution increases each year by the amount you choose by signing up for the SMarT Plan. Once consistent savings habits are established, participants often do not even miss the income in their paychecks.

## Why start saving with Ohio DC?

You may have already imagined your retirement but wondered whether you are doing everything you can to make it happen. Public pensions are valuable but should not be your only source of income in retirement. Your additional savings can be used for anything, including health care expenses, purchasing retirement service credit, or supplementing an early retirement. Time passes for everyone, but you can let it work in your favor through long-term retirement investments. ***It is never too soon to invest in you!***



 **TAKE ACTION!**  
Enroll today in Ohio DC online or scan this code.

