



# Invest in Yourself for Retirement Security

## Save Today for the Kind of Future You Want Tomorrow

A SERS pension gives you a foundation for retirement, but more than one source of income may be necessary for retirement security. A SERS pension is great, but it may not be enough to carry you into the future.

Even if you earn 30 years of service credit, your pension would only be 66% of your final average salary.

Start boosting your retirement savings now. Every little bit helps. Small steps can have a big impact.

Invest in yourself with Ohio Deferred Compensation (Ohio Deferred Comp).



You have access to additional retirement savings.

Ohio Deferred Comp is an employer-sponsored supplemental 457(b) retirement plan offered exclusively to Ohio public employees. As a public employee, you are eligible to participate in this voluntary retirement savings plan to supplement your pension.

Since its inception in 1976, Ohio Deferred Comp has become one of the largest supplemental 457(b) plans in the country, and because of its size, plan expenses are low.

Ohio Deferred Comp is unique in that it is created and governed by Ohio Revised Code 148 to provide a supplemental retirement plan that is administered solely in the interest and for the exclusive benefit of public employees.

The plan allows you to make tax-deferred investments through payroll contributions. You set aside a portion of your salary for retirement on a tax-advantaged basis to help you build a more secure financial future.

You can choose from a range of various investments options and decide how much you want to contribute.

Use those pre-tax dollars to save today for the kind of future you want tomorrow.

Pre-tax dollars give you more firepower for your financial wellness. With pre-tax dollars, you do not owe income tax on your contribution amount the year your employer pays you. Instead, the income tax obligation is deferred until you withdraw it from your 457(b) account.

There are many reasons to take advantage of your opportunity to enroll in Ohio Deferred Comp.

These include:

- Convenient payroll deductions
- Low administrative costs
- Low investment expenses
- Tax-deferred savings to help save on your tax bill
- Optional Roth 457 Post-tax Option
- SMarT Plan option to automatically increase your contributions each year and provide greater savings
- Online account access
- Withdrawal can begin after employment ends, and there is no penalty for withdrawing before age 59½
- Flexible withdrawal and rollover options
- Catch-up contributions as you near retirement
- Option to rollover other plans
- Phone assistance and in-person appointments at its Service Center in Columbus
- Retirement Planning Specialists to assist and answer questions
- Local account executives to visit your worksite or you can schedule a virtual meeting to review your account

For more information, visit Ohio Deferred Comp's website at [www.ohio457.org](http://www.ohio457.org).