



Ohio County Employees Retirement Plan comparison checklist

The Ohio County Employees Retirement Plan (OCERP) offers many features that can help you save for the financial future you imagine. The benefits of OCERP may compare favorably to other plans that you are eligible to join.

This worksheet can help you make an informed decision as to whether OCERP — or an alternative plan option — may be right for you based on your personal financial goals. The column on the left is a list of some of the main offerings included with OCERP. Before you decide to contribute to another plan, be sure to ask if they provide similar value to what you know you'll get through OCERP.

OCERP

- ✓ A team of dedicated, licensed and local retirement plan advisors
- ✓ Professional account management services
- ✓ Free online advice
- ✓ Point-in-time advice when you need it
- ✓ Free webinars offered statewide and regionally
- ✓ Comprehensive financial planning services
- ✓ Flexible contributions options — Roth or pretax — deducted automatically from your paycheck
- ✓ In-plan Roth conversions
- ✓ Loans that you pay back through automatic payroll deductions
- ✓ Roll in other qualified assets while employed and after separation of service
- ✓ Complimentary educational content, calculators and planning tools through Empower's Learning Center
- ✓ The latest money news from The Currency™ — Empower's financial newsletter — delivered weekly to your inbox
- ✓ Complete fee transparency as it relates to your costs to participate, which can include recordkeeping, loan, distribution and various investment fees
- ✓ Access to a comprehensive investment menu that includes both actively managed and low-cost index options

Alternative Plan

- [illegible]

Take action now

Now that you've compared your options, you can decide which plan is right for you. If it's OCERP, you can start saving for your future quickly and easily. First, you'll want to make sure you have the enrollment code available, which you can get by downloading the Enrollment Code Fact Sheet from **ocerp457.com** or contacting your human resources or payroll department. Next, just follow these easy steps:

1. Go to **ocerp457.com** and click *Register* under *Participant Login*.
2. Select the *I have a plan enrollment code* tab and follow the prompts to complete the process.

Start saving for the future you imagine



Investing involves risk, including possible loss of principal.

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