



# 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.

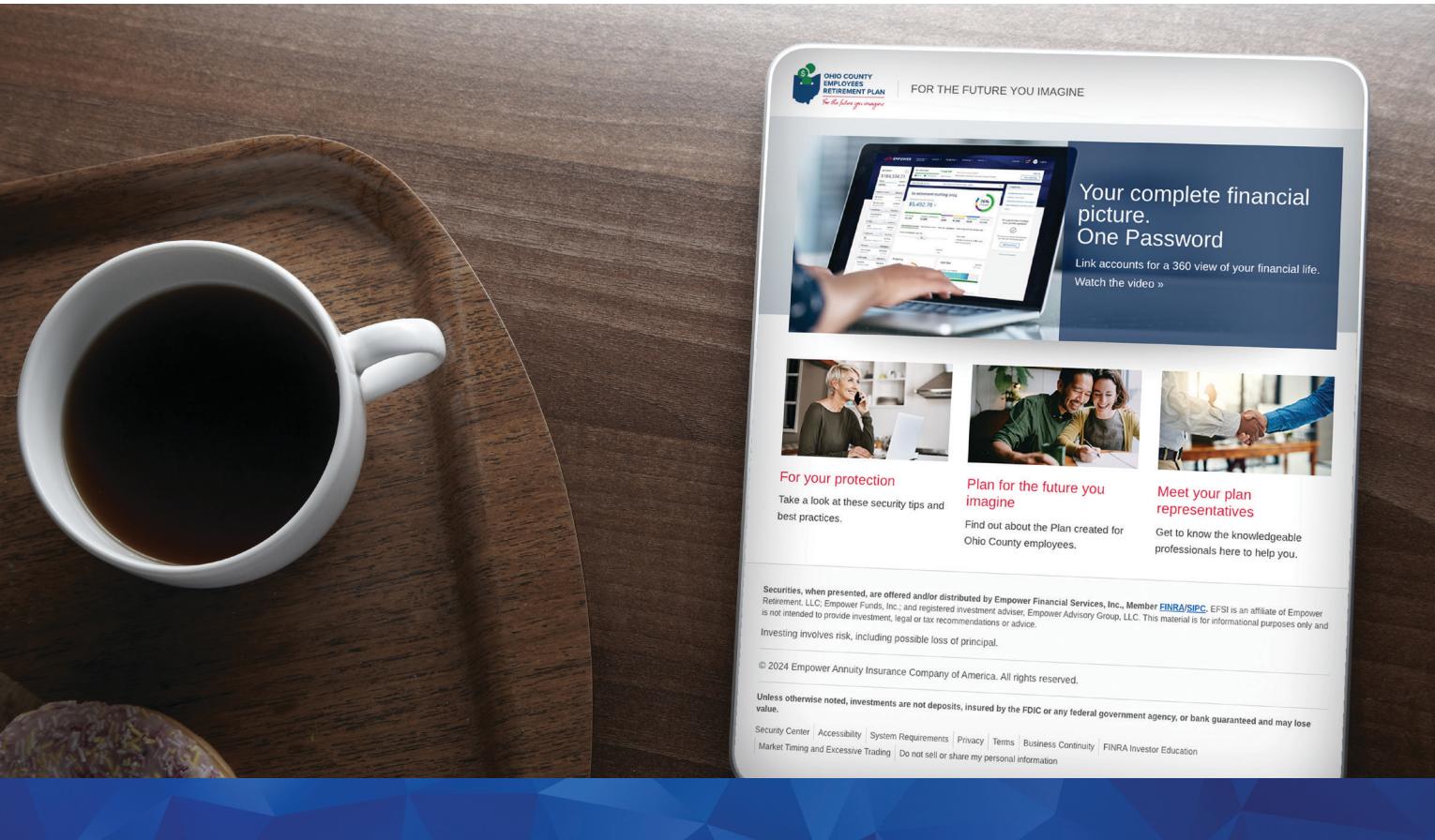
OCERP	Alternative Plan
✓ A team of dedicated, licensed and local retirement plan advisors	<input type="checkbox"/> Yes <input type="checkbox"/> No
✓ Professional account management services	<input type="checkbox"/> Yes <input type="checkbox"/> No
✓ Free online advice	<input type="checkbox"/> Yes <input type="checkbox"/> No
✓ Point-in-time advice when you need it	<input type="checkbox"/> Yes <input type="checkbox"/> No
✓ Free webinars offered statewide and regionally	<input type="checkbox"/> Yes <input type="checkbox"/> No
✓ Comprehensive financial planning services	<input type="checkbox"/> Yes <input type="checkbox"/> No
✓ Flexible contributions options — Roth or pretax — deducted automatically from your paycheck	<input type="checkbox"/> Yes <input type="checkbox"/> No
✓ In-plan Roth conversions	<input type="checkbox"/> Yes <input type="checkbox"/> No
✓ Loans that you pay back through automatic payroll deductions	<input type="checkbox"/> Yes <input type="checkbox"/> No
✓ Roll in other qualified assets while employed and after separation of service	<input type="checkbox"/> Yes <input type="checkbox"/> No
✓ Complimentary educational content, calculators and planning tools through Empower's Learning Center	<input type="checkbox"/> Yes <input type="checkbox"/> No
✓ The latest money news from The Currency™ — Empower's financial newsletter — delivered weekly to your inbox	<input type="checkbox"/> Yes <input type="checkbox"/> No
✓ Complete fee transparency as it relates to your costs to participate, which can include recordkeeping, loan, distribution and various investment fees	<input type="checkbox"/> Yes <input type="checkbox"/> No
✓ Access to a comprehensive investment menu that includes both actively managed and low-cost index options	<input type="checkbox"/> Yes <input type="checkbox"/> No

## 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](http://ocerp457.com) or contacting your human resources or payroll department. Next, just follow these easy steps:

1. Go to [ocerp457.com](http://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



The smartphone screen shows the Empower website for the Ohio County Employees Retirement Plan. The top banner features the plan's logo and the tagline "FOR THE FUTURE YOU IMAGINE". The main page highlights "Your complete financial picture. One Password" and "Link accounts for a 360 view of your financial life. Watch the video >". Below this, there are three sections: "For your protection" (security tips), "Plan for the future you imagine" (information about the plan for Ohio County employees), and "Meet your plan representatives" (information about meeting with knowledgeable professionals). At the bottom, there is a disclaimer about the nature of the investments and a copyright notice for 2024.

Investing involves risk, including possible loss of principal.

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