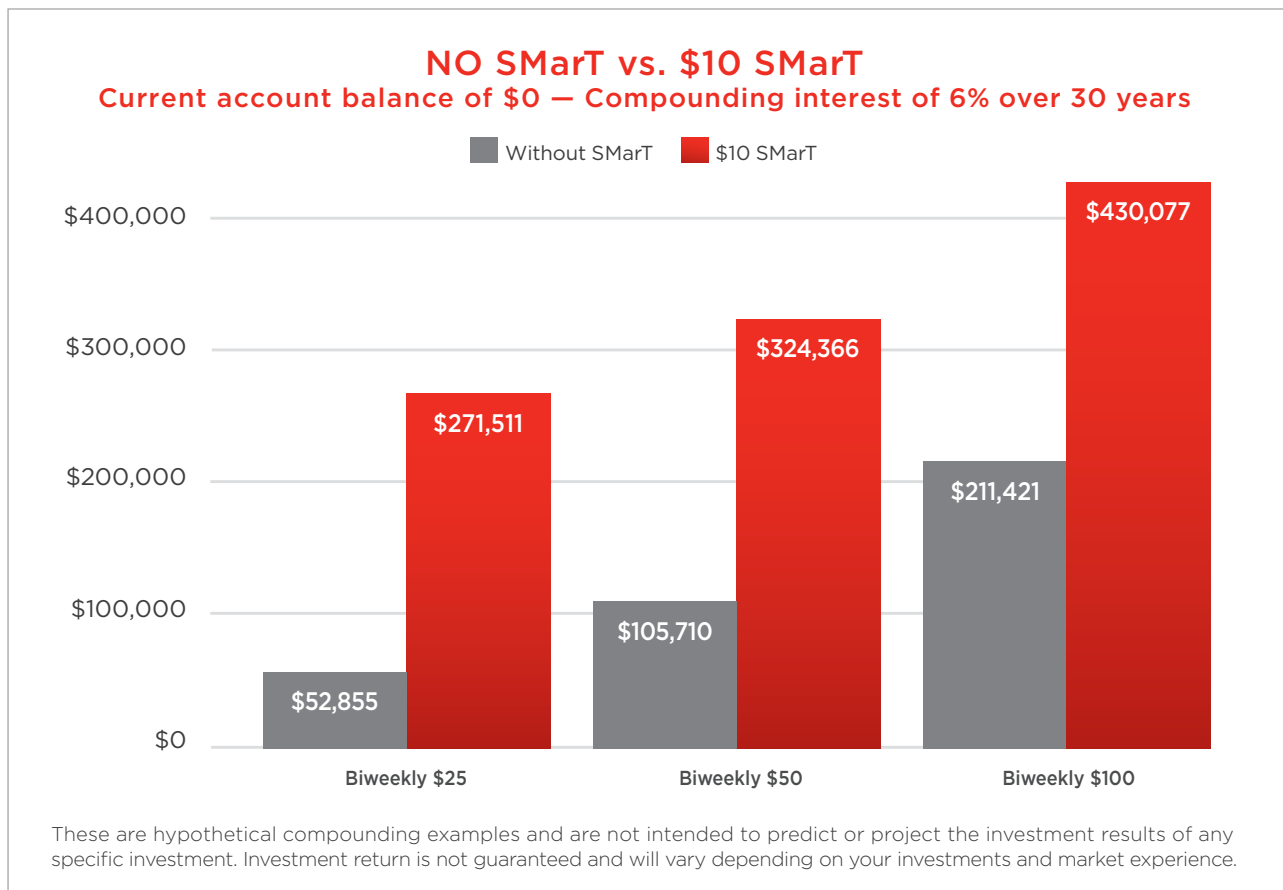




Investing for retirement is smart. Now is the time to **GET STARTED.**

Your pension and your Ohio Deferred Compensation account are here to provide you with retirement income when you stop working. Simply enroll, choose how much you want to save from each paycheck and then let your money go to work for you.

- **Ohio DC is a program designed to help you supplement your pension.** Pensions are not designed to replace 100% of your pre-retirement income.
- **It's easy, tax deferred and flexible.** Contributions are payroll deducted prior to federal and state tax withholding, and the contributions can be changed throughout the year.
- **Your money is available when you separate from your employer.** There is NO penalty for withdrawals prior to age 59½.



**Enroll at Ohio457.org
OR complete the reverse side.**



Chris Waters
330-328-5982
waterc3@nationwide.com

Enroll at Ohio457.org or complete this form.



OHIO DEFERRED
COMPENSATION

Personal information (please print)

Last name First name M.I.

Address

City State ZIP

Email

Work phone Personal phone

_____/_____/_____
Birthdate (mm/dd/yyyy) Male Female

Employer name

Department Pay days per year

Pension system: OPERS STRS SERS OP&F HPRS
 CINCY OTHER

Social Security number (required)

I acknowledge I have read the terms and conditions.

Signature **Date (mm/dd/yyyy)**

Make your choice

I would like to invest in my future by enrolling in the Ohio Deferred Compensation savings plan today and begin contributing per pay period:
 \$50 \$100 Other: \$ _____

A pre-tax contribution will be invested in a LifePath Portfolio closest to the year I turn 65. My payroll contributions will begin after at least 14 days and in the following month, once my form is received by Ohio DC.

I will be enrolled in the SMarT Plan to automatically increase my contributions each January by \$10 per pay or \$ _____ per pay. Check the box to decline the benefits of the SMarT Plan.

I will be enrolled in e-Delivery and receive email communications. Check the box to receive mailed paper communications.

TURN IN TODAY!

Fax: **614-222-9457**

Mail: Ohio Deferred Compensation
257 East Town Street, Suite 457
Columbus, Ohio 43215-4626

TERMS AND CONDITIONS

Upon enrolling, 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 877-644-6457 within seven days of the date signed on 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 fund profiles or the respective prospectus. Call 877-644-6457 to receive the fund profile or prospectus.
- Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The fund prospectus or profile contains this and other important information. Read the prospectus or profile carefully before investing.
- At any time, you may change the amount you contribute or the allocation of future investment options.
- The Internal Revenue Service imposes rules that limit the times you can make changes or receive withdrawals from Ohio DC.

- You may withdraw funds from Ohio DC only upon:
 - Ending your employment (including termination, retirement, or death)
 - An unforeseeable emergency (as defined by Section 457 of the IRC)
 - A Small-Balance Distribution (see Plan Document for eligibility)
- An unforeseeable emergency is defined by the IRS as a severe financial hardship. Please see the Plan Document for specific details. Purchasing a home, credit card debt and sending your children to college are not qualifying events.
- Withdrawals may begin after ending your employment and Ohio DC's receipt of your employer's verification that employment ended, final contribution and the Withdrawal Election form.
- Distributions must satisfy certain minimum requirements after reaching the age required by the IRS.
- The funds in your account may be eligible for rollover to another 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.

Neither Nationwide nor plan representatives may offer investment, legal or tax advice. Please contact your investment, legal or tax advisor for such services. Investing involves market risk, including possible loss of principal.

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