



Ohio Deferred Compensation

terminated employment.

Why should I participate in the Program?

As a supplement to other retirement benefits or savings that you may have, this voluntary program allows you to save and invest extra money tax-deferred for retirement. If you are interested in saving and investing additional money for retirement, and/or reducing the amount of current federal and state income taxes you pay each year, Ohio Deferred Compensation may be an excellent tool to help make your future more secure.

Is there any reason why I should not participate in the Program?

Participating may not be advantageous if you are experiencing financial difficulties, have excessive debt, or do not have an adequate emergency fund (typically three to six

retirement age. You may contribute up to double the normal limit (\$33,000 in 2009). This limit is subject to the amounts you were allowed to contribute in previous years, but did not. An Account Executive can calculate and explain your annual deferral limits.

The 50 plus catch-up and the normal catch-up cannot be used at the same time.

What are my investment option choices?

You can choose from among a diverse array of investment options. Please see an Investment Performance Report for current investment choices. The Investment Performance Report can be found on the Program web site under Fund Information.

How do I keep track of my account?

You can view your account on the web site at www.Ohio457.org, or get any information regarding your account by calling an Account Executive at 877-644-6457. Ohio Deferred Compensation will also mail you a quarterly account statement showing your account balance and activity. Any account with a balance over \$5,000 will receive an annual statement.

How do I change my deferral or make investment option changes?

You can make these changes on the web site or call an Account Executive.

ROLLOVERS/TRANSFERS

Yes. Your balances from pre-tax 457, 403(b), 401(k), or 401(a) plans or traditional IRAs may be rolled over to Ohio Deferred Compensation.

May I roll my account over if I leave employment with my current employer?

Yes.

TAXES

How does my participation in the Program affect my taxes?

Please call 1-877-644-6457 to set up an appointment.