



1 Identify your income needs and sources

		Example	You
A	How many years can you expect to spend in retirement?		
B	What percent of your current income will you need per year during retirement?	+	80%-90%
C	Your employer's pension makes up what percent of your retirement income?	-	50%
D	What percent of your income will come from Social Security?	-	20%
E	What percent of your retirement income will need to come from savings? (from 457(b), 401(k), 403(b), IRA or other retirement savings)	=	5%-20%

2 How Ohio Deferred Compensation can help you invest in your future

- Makes it easy to invest
- Contributions can be made **pre-tax** or post-tax
- Your money can stay in the plan if you leave employment

The power of pre-tax contributions

You get the earning potential of every dollar you contribute with a smaller net pay reduction!
For someone who grosses \$1,460 every 2 weeks:

Percent of pay invested	Your per-pay contribution equals*	But your net pay is reduced by*	And you still get the earning potential of
2%	\$29	\$22	\$29
5%	\$73	\$55	\$73
8%	\$117	\$88	\$117
15%	\$219	\$164	\$219

*Assumes \$38,000 annual pay and a 25% marginal tax rate.

3 When you enroll, you need to decide:

- A** How much to contribute per pay period

- B** How much to automatically increase deferrals each year through the SMarT Plan

- C** Who to name as beneficiaries
Primary _____
Contingent _____
- D** Where to invest your dollars
 - I will select Hassle Free investing with a LifePath Fund.
 - I will select my investments.
- E** About transferring other dollars into this plan
 - I'm interested in rolling over my accounts.
 - I don't have other retirement dollars to move.
 - I'm not interested in moving my other retirement dollars at this time.

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See how the annual increase through the SMarT Plan really can make a difference!

- 1 In Column C, choose the actual pay reduction that is comfortable for your budget. Underline it.
- 2 Now circle the amount next to it in Column A.
- 3 Transfer the amount from Column A Enrollment form.
- 4 Experiment with other contribution amounts, and/or number of accumulation years, to see the difference it could make for your financial future.

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
Deferral Per Pay (Biweekly – 26/yr)	SMarT (Annual Increase)	First-Year Actual Pay Reduction	First-Year Annual Deferral	First-Year Annual Pay Reduction	Accumulation In 10 Years	20-Year Payout	Accumulation In 20 Years	20-Year Payout	Accumulation In 30 Years	20-Year Payout
\$25	\$0	\$18.75	\$650	\$488	\$8,812	\$53	\$24,593	\$148	\$52,855	\$318
\$25	\$5	\$18.75	\$650	\$488	\$15,901	\$96	\$62,001	\$373	\$162,183	\$977
\$50	\$0	\$37.50	\$1,300	\$975	\$17,624	\$106	\$49,187	\$296	\$105,710	\$637
\$50	\$5	\$37.50	\$1,300	\$975	\$24,713	\$149	\$86,594	\$521	\$215,038	\$1,295
\$100	\$0	\$75.00	\$2,600	\$1,950	\$35,249	\$212	\$98,374	\$592	\$211,421	\$1,273
\$100	\$10	\$75.00	\$2,600	\$1,950	\$49,426	\$298	\$173,188	\$1,043	\$430,077	\$2,590
\$200	\$0	\$150.00	\$5,200	\$3,900	\$70,497	\$425	\$196,747	\$1,185	\$422,842	\$2,546
\$200	\$20	\$150.00	\$5,200	\$3,900	\$98,851	\$595	\$346,376	\$2,086	\$853,315	\$5,139
\$300	\$0	\$225.00	\$7,800	\$5,850	\$105,746	\$637	\$295,121	\$1,777	\$634,263	\$3,820
\$300	\$30	\$225.00	\$7,800	\$5,850	\$148,277	\$893	\$501,358	\$3,019	\$1,141,885	\$6,877
\$400	\$0	\$300.00	\$10,400	\$7,800	\$140,995	\$849	\$393,495	\$2,370	\$845,683	\$5,093
\$400	\$30	\$300.00	\$10,400	\$7,800	\$183,526	\$1,105	\$572,696	\$3,449	\$1,269,640	\$7,646
\$500	\$0	\$375.00	\$13,000	\$9,750	\$176,243	\$1,061	\$491,868	\$2,962	\$1,057,104	\$6,366
\$500	\$30	\$375.00	\$13,000	\$9,750	\$214,813	\$1,294	\$628,727	\$3,786	\$1,369,983	\$8,250
\$600	\$0	\$450.00	\$15,600	\$11,700	\$211,492	\$1,274	\$590,242	\$3,555	\$1,268,525	\$7,639
\$600	\$30	\$450.00	\$15,600	\$11,700	\$235,816	\$1,420	\$666,340	\$4,013	\$1,437,343	\$8,656

This chart is for a single person with an annual salary of \$38,000 and a 25% tax rate for federal income tax purposes. The accumulations assume biweekly contributions at an effective rate of return of 6% compounded biweekly.

Qualified plans and IRAs are different, including fees and when you can access funds. Rolled-over assets may be subject to surrender charges, other fees and/or a 10% penalty if withdrawn before age 59½.

Payout amounts are based on a 4.0% rate of return.

Account Executives are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. NRM-3244OH.9 (03/20)

Take action

I will: (check all that apply)

- Enroll today:
 - With my Account Executive:

 Account Executive Name
 - By phone with an Account Executive at **877-644-6457**
 - Online at **Ohio457.org**
- Explore transferring or rolling over my other retirement dollars.