



OHIO DEFERRED  
COMPENSATION

# REWARDS

n e w s l e t t e r

MARCH 2021

## Navigating your new normal



877-644-6457



Ohio457.org



Ohio Deferred Compensation



# Take a new look at the Ohio DC Stable Value Option

Retirees looking to allocate a portion of their assets into an option with an objective of preserving principal value and providing a relatively stable rate of return may want to investigate the Ohio DC Stable Value Option (SVO).

The SVO — a diversified portfolio of stable value contracts and a variety of fixed income instruments — is managed to achieve attractive, stable returns compared with short-term money market rates. The fund manager selects underlying investments that have longer maturities and mature at different intervals.

The SVO may be an attractive investment opportunity because it:

- Reacts more slowly to market changes, lagging changes in short-term interest rates
- Tends to outperform short-term investments over the long run
- Does not require assets to be invested for a specified period of time, making it a fully liquid investment
- Is only available within a retirement plan like Ohio DC, and is unavailable as an investment option in IRA accounts

Additionally, there is no fee for moving money out of the SVO into other investment options within Ohio DC.

As always, you should consider investment objectives, risks, charges and expenses carefully before investing by consulting the [Ohio DC Stable Value Option Fund Profile](#), available for downloading from [Ohio457.org](#). If you have additional questions about the SVO, please contact the Service Center at 877-644-6457.

# Take better care of yourself and your retirement money

Your personal wellness and your financial wellness tend to be intertwined. How you take care of your physical and mental health can impact your financial health, and vice versa. Consider these ideas for a healthier you:

## ***Rebalance your Ohio 457 account.***

Because investments grow at different rates, over time your allocations can get out of balance. By rebalancing your account regularly, you help keep your investment strategy working as intended.

## ***Rebalance your lifestyle.***

Balanced nutrition and appropriate exercise should make you feel better and might even reduce your health care expenses.

## ***Keep scammers off-balance.***

If you get an offer that sounds too good to be true, it probably is. Educated consumers do their homework, ask for references, and ask lots of questions. Stick with those you trust.

## ***Look for unclaimed balances.***

Over a lifetime, it can be easy to lose track of an old savings account, stock dividends, paychecks, utility deposits and insurance proceeds. The National Association of Unclaimed Property Administrators offers a free service to help property owners reclaim their money. Just go to [www.unclaimed.org](http://www.unclaimed.org) and click the map of Ohio.

It is never too late to start taking better care of yourself and your money. You can make a virtual or phone appointment with an Account Executive by clicking on the calendar on our home page.

## ***Easy steps to improve your wellness***



### **Join a wellness program**

Chances are, your community offers several options.



### **Stretch daily**

Just two minutes can increase your fitness and focus.



### **Walk 10,000 steps a day**

Your smartphone may offer a tracking app.



### **Snack on fresh fruit or mixed nuts**

Prepare portions in advance to control choices and costs.

## **CONTACT US:**

If you are retired and have not spoken with a Retirement Planning Specialist (RPS), consider setting up an appointment by calling:



**877-644-6457**

An RPS can assist you with payout options and asset allocation in retirement.

Retirement Planning Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

Information provided by Retirement Planning Specialists is for educational purposes only and is not intended as investment advice. Neither Nationwide nor its representatives give tax or legal advice. Please contact your tax or legal advisor for such advice.



# OHIO DEFERRED COMPENSATION

257 East Town Street, Suite 457  
Columbus, Ohio 43215

## Feeling secure about retirement?

Ohio Deferred Compensation is here to help you keep building your future through lower-cost, you-focused options, features and services. Staying in Ohio DC offers long-term benefits, including:

- Tax-deferred growth potential
- Flexible payout options
- Competitive fees
- Intuitive online tools and resources
- Confident Plan oversight
- Friendly Ohioans serving you throughout retirement



To learn more about the benefits of staying with Ohio DC or discuss your investment strategy or any aspect of retirement, contact an Account Executive at 877-644-6457.

Account Executives are Registered Representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Information provided by Account Executives is for educational purposes only and is not intended as investment advice. Neither Nationwide nor its representatives offer investment, legal or tax advice. Contact your own advisor for these services.