

Benefits of Enrolling

There's a lot to consider when you think about the life you want in retirement. As a county employee you may find that while your pension, other benefits and outside assets are designed to be sources of income for you in retirement, you may also need to save more on your own. Consider enrolling in your deferred compensation plan for Ohio county employees.

Here are several reasons to start today:

It's automatic and you're in control

You choose the amount you want to save, and contributions are automatically deducted from your paycheck, which makes it easier to plan, save and budget. And you can change, stop or restart your contributions at any time. Your Retirement Plan Advisor can explain more.

It probably costs less than you think

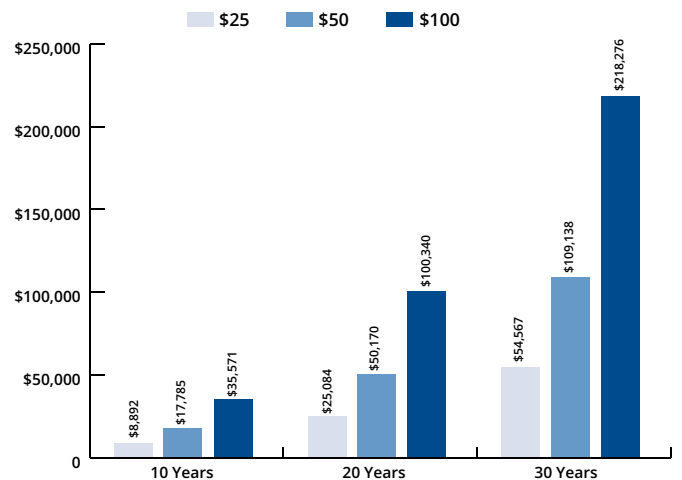
You can start saving with as little as \$10 per paycheck. Since your contributions are deducted from your pay before taxes, whatever amount you decide to save may actually affect your take-home pay less than you think. Your Plan may also offer a Roth after-tax option. Contact your Retirement Plan Advisor to get more information about availability and if Roth could be a good option for you.

	Contributing before tax	Contributing after tax
Monthly gross pay	\$2,000	\$2,000
Minus before-tax contributions to 457 Plan	-\$100	-\$0
Taxable pay	\$1,900	\$2,000
Minus estimated income tax withholding	-\$361	-\$380
Minus after-tax contributions to other savings	-\$0	-\$100
Spendable pay	\$1,539	\$1,520
Before-tax advantage	\$19	\$0

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration assumes 15% federal income tax withholding and 4% state and local income tax withholding. It doesn't account for Ohio PERS, Medicare or other taxes.

Starting early makes a difference

Waiting could impact how much you'll have for retirement. Starting early and making a small change in the amount you contribute could make more of a difference at retirement. If you're age 50 or older, you may also be able to take advantage of catch-up options.



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration does not reflect a particular investment and is not a guarantee of future results. Examples assume 10, 20 and 30 years of contributions at \$25, \$50 and \$100 a paycheck, with contributions made 26 times per year. Both assume a 6% rate of return, compounded biweekly, that is reinvested. Rates of return may vary. The illustration does not reflect associated fees, which could change the outcomes provided.

Stay as long as you like

Even after you retire or separate from service, you can keep your account right where it is so you have access to all the OCERP resources, including continued consultations with your OCERP dedicated Retirement Plan Advisor.

Lower expenses

When you participate in the Plan, you may have the potential for lower investment management expenses. Lower fees mean more of your contributions can work for you.

Information at your fingertips



Download the Empower app to access the same information available on your Plan website.

Financial education and planning tools

Take advantage of convenient resources and Plan educational materials at **OCERP457.com**.

Investment assistance

OCERP provides a variety of investment choices so you can build the right mix for your future. You can also enroll in My Total Retirement™ offered by Empower Advisory Group, LLC, a registered investment adviser. My Total Retirement is an automated managed accounts option (available for an additional fee) if you'd like someone to choose your investments for you.

Local people to help you plan

OCERP Retirement Plan Advisors are located across the state and are ready to help you plan for your future. They can meet with you individually and also host virtual educational group meetings throughout the year. If you aren't sure who your Retirement Plan Advisor is, you can locate them on the **representative map** on the OCERP website.

A partner for your future

OCERP has carefully selected investment options and a service provider, Empower, to work directly with you.

Start saving for your future today! You can easily enroll online at **OCERP457.com**.

- Prior to enrolling, contact your local Retirement Plan Advisor to obtain a Plan Enrollment Code, which is a specific code you need to enroll online.
- Once you have the code, visit **OCERP457.com** and click on the **REGISTER** button.
- Select the tab titled *I have a plan enrollment code* and follow the prompts on the website.

For more information, visit **OCERP457.com** or call **800-284-0444** today!

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