

Get ready for something really big.



1

Yep, it's Ohio's tax-deferred retirement savings plan. It comes right out of your paycheck, so you won't miss it.

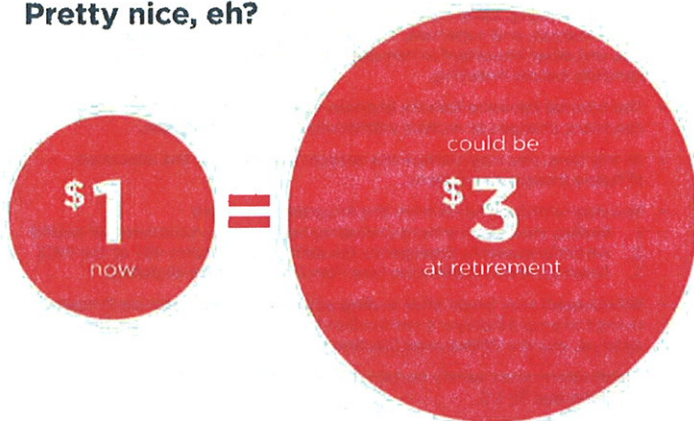
Want to know why it's so cool?

Most people dream of having a comfortable lifestyle, even after they stop working.

Start dreaming now:

For every pre-tax dollar you set aside for yourself, you could get \$3 to spend when you stop working.

Pretty nice, eh?



This illustration is a hypothetical compounding example that assumes biweekly deferrals (for 30 years) at a 7 percent annual effective rate of return. It illustrates the principle of time and compounding. It is not intended to predict or project the investment results of any specific investment. Investment return are not guaranteed and will vary depending on investments and market experience. If fees, taxes, and expenses were reflected, the hypothetical returns would be less.

2

Getting started is a simple choice.



Yes, I want to take this step toward enjoying a comfortable lifestyle for the rest of my life, even after I stop working.

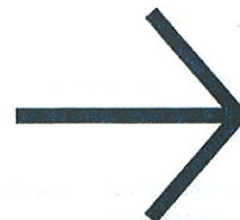
Complete the form on the back and check "yes" on section 3.



No, I don't want to take this step toward a comfortable lifestyle, knowing someday I will have to stop working.

Complete the form on the back and check "no" on section 3.

All State of Ohio employees are required to return completed forms within 45 days of their hiring.



(Form on reverse)

Enrollment Form



Section 1: Personal information (please print)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Last name	First name	M.I.	Email
<input type="text"/>			<input type="text"/> / <input type="text"/> / <input type="text"/> M F
Address			DoB (mm/dd/yyyy) Gender
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
City	State	Zip	Work phone Personal phone

Section 2: Employer information

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Employer name	Department name	Pay days per year	Hire date (mm/yyyy)
Pension system (circle one): OPERS STRS SERS OP&F HPRS CINCY OTHER			

Section 3: Make your choice

Yes. I would like to invest in my future by enrolling in the Ohio Deferred Compensation saving plan today and begin contributing per pay period:

\$25 \$50 \$75 Other: _____

A pre-tax deduction will be invested in a LifePath Portfolio closest to the year I turn 65. My payroll deductions will begin on the next pay period following 30 days from the date my form is received by Ohio DC.

You will be notified when your Quarterly Statements and Focus newsletters are available at Ohio457.org. If you prefer to receive your statements and newsletters by regular mail, please check the circle.

Unless I check this circle, I will also be enrolled in the SMarT plan to automatically increase my deferrals each January by \$10 per pay period (unless you choose a different amount).
Other: \$ _____ per pay

I acknowledge I have read the terms and conditions.

Social Security number (required)

OR

No. I have received information about Ohio DC. I decline the opportunity to save tax-deferred money for retirement.

Section 4: Make your choice official

<input type="text"/>	<input type="text"/>
Signature	Date (mm/dd/yyyy)

State of Ohio employees are required to return completed forms to us within 45 days of their hiring.

Return your form to your HR director or to:

Ohio Deferred Compensation

257 East Town Street, Suite 457 • Columbus, Ohio 43215-4626
877-644-6457 / fax 614-222-9457 / Ohio457.org

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 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.
- The Internal Revenue Service imposes rules that limit the times you can make changes or receive withdrawals from the Program.
- At any time, you may change the amount you defer or the allocation of future investment options.
- You may withdraw funds from the Program only upon:
 - Ending your employment (including termination, retirement, or death)
 - An Unforeseeable Emergency (as defined by Section 457 of the IRC)
 - Small Balance Distribution (see Plan Document for eligibility)
- Withdrawals may begin after ending your employment and the Program's receipt of your employer's verification that employment ended, final deferral, and the Withdrawal Election form.
- Distributions must satisfy certain minimum requirements upon attaining age 70 1/2.
- The funds in your account may be eligible for rollover to a traditional IRA or to an 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.
- An Unforeseeable Emergency is defined by the IRS as a severe financial hardship. Please see the Program Plan Document for specific details. Purchasing a home, credit card debt, and sending your children to college are not qualifying events.

Remember, there are no guarantees. Investing involves risk, including possible loss of principal.

Account Executives are registered representatives of Nationwide Investment Services Corporation, Member FINRA.