



OHIO DEFERRED COMPENSATION

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

SEND COMPLETED FORM TO:

Fax: **614.222.9457**

Mail: Ohio Deferred Compensation
257 East Town St., Suite 457
Columbus, Ohio 43215-4626

EZ Enrollment Form

PERSONAL INFORMATION *(please print)*

Name _____ Male Female

Address _____

City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

Email Address _____

Employer _____

Date of Birth ____/____/____ Number of pay periods per year _____

Pension System: *(circle one)* OPERS STRS SERS OP&F HPRS Other _____

I currently have other tax-deferred retirement assets in: *(circle any that apply)*

457 401(k) 401(a) 403(b) Traditional IRA None

I acknowledge that I have read the terms and conditions detailed below.

Signature _____

Date _____

Social Security Number _____

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

ENROLLMENT INSTRUCTIONS

- I want to enroll in the Program today and begin contributing:
 - \$50 per pay period or
 - \$_____ per pay period *(minimum \$15).*

A pre-tax payroll deduction will be invested into the LifePath Portfolio closest to the year in which I turn age 65. I understand that deferrals will begin on the next pay date 30 days from the date my form is received by the Program, and that upon receipt of this form I will receive a Program Welcome Kit. Changes can be made at any time. Please be sure to provide your SSN, signature, and date.

- Unless I check this box, I will be automatically enrolled in the SMarT plan and my deferrals will be automatically increased each January by \$10 per pay period (unless you choose a different amount).

TERMS AND CONDITIONS

Upon receipt of this enrollment form, you will be mailed a Welcome Kit that will include a copy of the Cancellation Form, Beneficiary Form, Memorandum of Understanding, and Plan Document with more detailed information on the provisions outlined below:

- My account balance will be held by Ohio Deferred Compensation in trust on behalf of my employer for the exclusive benefit of me or my beneficiaries.
- I may cancel my participation, before my forms are processed, by calling 1-877-644-6457 within seven days from the date that I signed the enrollment form.
- Based on market fluctuations, the rate of return on my account could be either positive or negative. This could result in my account balance being worth less than my contributions.
- Investments have underlying expenses or management fees that will reduce the investment results. Information on these expenses can be found in the investment profiles or the respective prospectus(es).
- **Fund Profiles can be obtained by calling 1-877-644-6457. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The Fund Profile contains this and other important information. Read the Fund Profile carefully before investing.**

The Internal Revenue Service imposes rules that limit the times when I can make changes or receive withdrawals from the Program.

- At any time, I may change the amount I defer or the allocation of my future investment options.
- I may withdraw funds from the Program only upon:
 - 1) Severance from employment (including termination or death)
 - 2) An Unforeseeable Emergency (as defined by IRC section 457)
 - 3) Small Balance Distribution (see Plan Document for eligibility)
- Withdrawals may begin after my severance from employment and the Program's receipt of my employer's verification of severance, final deferral, and Withdrawal Election form.
- Distributions must satisfy certain minimum requirements upon attaining age 70½.
- The funds in my account may be eligible for rollover to a traditional IRA or to an eligible retirement plan upon severance from employment.
- I realize my participation is for long-term retirement savings and I 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. The purchase of a home, credit card debt, and the need to send your children to college are not qualifying events.