



**OHIO DEFERRED
COMPENSATION**

OHIO PUBLIC EMPLOYEES DEFERRED COMPENSATION PROGRAM

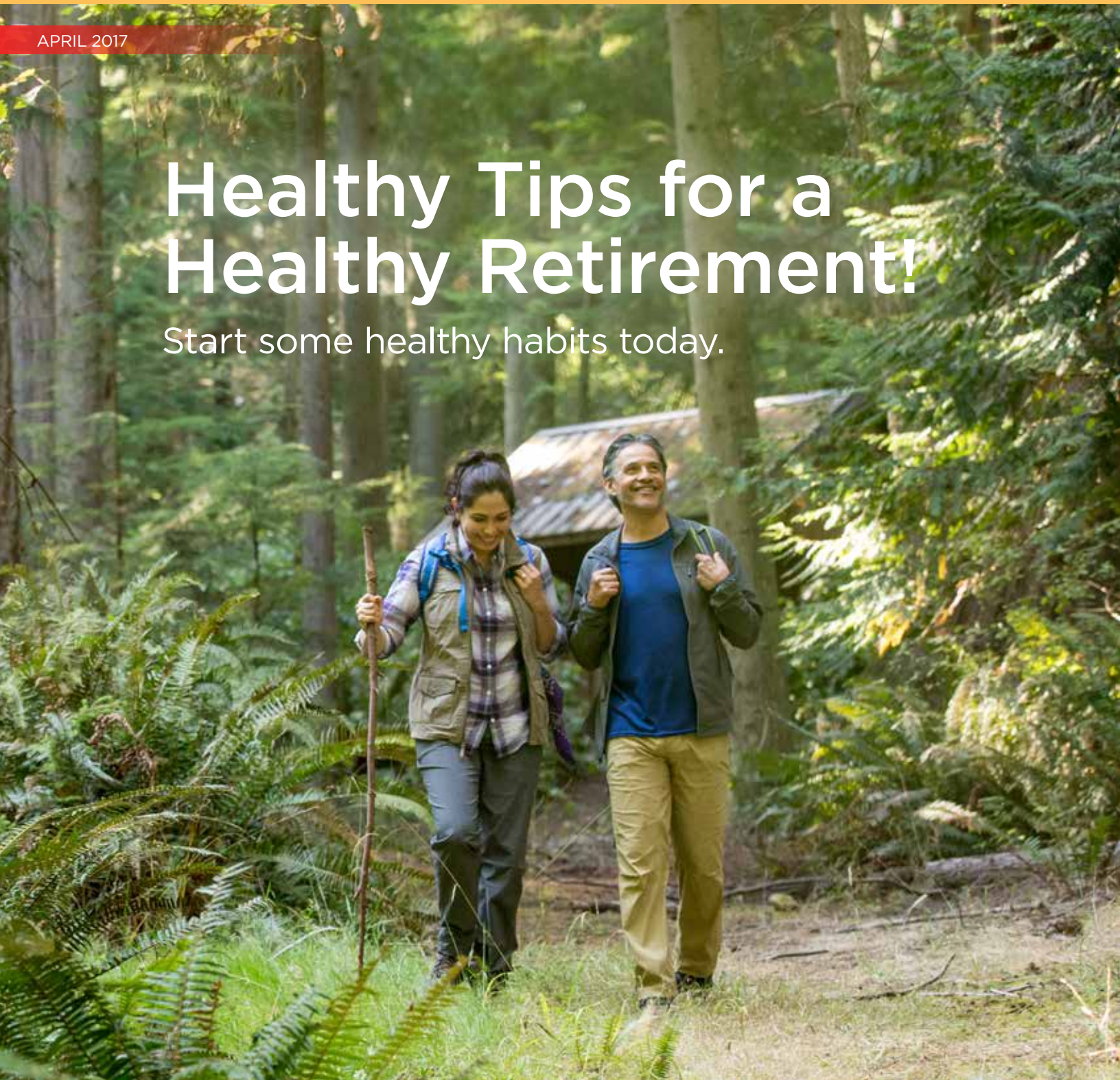
REWARDS

n e w s l e t t e r

APRIL 2017

Healthy Tips for a Healthy Retirement!

Start some healthy habits today.



877-644-6457



Ohio457.org



Ohio Deferred Compensation



Remain active

If you've been in a rut with exercising, start with something small like a goal of 20-30 minutes of walking per day. Writing down your goal and placing it on the refrigerator increases the chances of success. Adding a friend for accountability will help your success rate and the time will go by quickly. If you are looking for low impact, perhaps a water aerobics class would restart healthy exercise habits.



Better sleep

Improving the way you sleep has numerous benefits. Try to follow a regular schedule, including weekends. Eating large meals before bedtime can also make it hard to fall asleep.² Limiting the use of television, cell phones, etc. while lying in bed can help improve your sleep.



Silver Sneakers

If you haven't heard of the Silver Sneakers program, it's worth looking into. Check with your healthcare insurance provider and *SilverSneakers.com* for more information. This program is for retirees age 65 and older and might provide free use of a fitness center! The program not only provides access to fitness equipment, but also to the pool and walking tracks at participating fitness centers. Fitness classes designed for seniors and other benefits may be included.¹



Fast from media

Try an experiment for a day or two. Pick a day where you will avoid consuming news via television or the internet. Plan ahead by visiting the library for a couple of books that interest you. Try to fill this day with reading a novel, visiting a park or spending time with loved ones and friends. You may come to find you are better energized to handle negative circumstances with a day or so of relaxation!

Let us know if we can be of help with the nuts and bolts of your finances. While keeping tabs on your money is very important in retirement, it's wise not to neglect your physical wellbeing. Even focusing on just one or two of the above items in the coming month would be a great kick start.

¹ <https://www.silversneakers.com/benefits/do-i-have-it>

² <https://www.nia.nih.gov/health/publication/good-nights-sleep>



Options for Naming Your Beneficiary

If you have not selected a specific person(s), the “default beneficiary” for your account(s) is your estate.

If your estate is the beneficiary, the assets in your account will be part of the probate process. Probate court will decide who to pay and your estate will take longer to reach settlement.

You can avoid the probate process by naming a specific person(s), organization or trust to be your beneficiary.

Obtain a Beneficiary Form at Ohio457.org or request one by calling the Service Center at 877-644-6457.

To name a person(s) you will need the following:

- The person’s full name
- The person’s Date of Birth
- The person’s Social Security Number

To name a charity or non-profit organization you will need to include the following:

- Name of the charitable organization
- The tax identification number for the organization

To name a trust you will need to include the following:

- The cover letter from the trust
- The page of the trust naming the trustee
- The page of the trust naming the contingent trustee
- The signature page of the trust

You are currently taking advantage of the Ohio Deferred Compensation Program’s low costs

- Ohio Deferred Compensation only has a 0.14% administrative fee.
- For assets under \$5000 the 0.14% administrative fee is waived.
- The administrative fee is capped at \$55 each quarter, per participant, regardless of the total balance across all accounts.
- The expense ratios for the mutual funds are low due to the size of the program.

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.

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.



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257 East Town Street, Suite 457
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What benefits do I get in return for the fees I pay?

- Institutional share classes of investment options where the lowest investment expenses have been negotiated with the investment manager
- One-on-one retirement counseling before and throughout your retirement years from our Retirement Planning Specialists
- Personal, walk-in assistance at our Columbus Service Center
- Individual customer service from a fellow Ohioan. Telephone Account Executives are available Monday-Friday, 8 a.m.-5:30 p.m.
- News and education: Newsletters, quarterly account statements, Investment Performance Reports, and a comprehensive annual statement
- Webinars and seminars: Financial education, life planning, pre-retirement and investment options sessions.
- Online services: Fund exchanges, allocation changes and interactive planning tools and calculators to help you make decisions
- Automated Telephone Service: 24-hour telephone account access for account balance information

If you would like more detail on the fee structure visit:



Ohio457.org



You may call our Service Center to speak with an Account Executive or Retirement Planning Specialist at **877-644-6457**.