



## OHIO DEFERRED COMPENSATION

# Early Savers News



### Department of Labor Fiduciary Rule

The U.S. Department of Labor (DOL) officially made the "Fiduciary Rule" effective on June 9. The new "Fiduciary Rule" states that people who provide investment advice to retirement clients (YOU) will become fiduciaries and must offer you advice that is in your best interest and not based on whether they receive a commission. A detailed description of the rule, its implementation and effects can be found [here](#). The DOL also released a Fiduciary Rule Conflict of Interest FAQs document, which you can read in its entirety [here](#).



### Q2 Focus Newsletter

Are you ready for the latest news and information from the savings and retirement industries? Each quarter, we produce our *Focus* Newsletter to keep you up-to-date with what's going on with your retirement plan, so you don't have to spend all your nights thinking about financial issues. The most recent issue is currently available on the website and you can read it [here](#). Topics this time around include:

- New Investment Option
- White Label Funds
- Retirement Planning Specialist Visit Schedule



### Growing in Economic Power

Did you know that while our generation has been advancing in our professional lives, we've also been growing in economic power? While people in our age group tend to be financially cautious and incredibly responsible, making sure to pay down debt, exercising restraint with credit cards and building savings, we've still got a few things to learn. We've accepted that we don't know everything about investing, but we don't always take advantage of all the resources that are out there to help us learn about retirement and saving. We tend to have a distrust of the financial services industry, often because of what we watched our parents go through economically in recent years. Now is our time to study what services and tools are out there and by learning this information, we take control of our own financial future. Take a look at the tools and resources available from Ohio DC [here](#).



### Financial Fitness - White Label Fund

White Label Fund - A professionally managed portfolio of stocks, bonds, and other assets with a custom branded name based on the investment strategy or objective rather than the investment manager's name. These funds may use multiple investment managers to achieve the stated objective.

### Time for an Account Check Up?

It's never a bad time to get an account checkup. Make sure you're on the



right track. Call an Account Executive at 877-644-6457 to discuss your account and review your asset allocation.

---

[Like us on Facebook!](#)

[Follow us on LinkedIn!](#)

Information provided by Account Executives is for educational purposes only and not intended as investment advice. Account Executives are registered representatives of Nationwide Investment Services Corporation, member [FINRA](#)

NRE-0821OH-OH

This email was sent to: **smootd1@nationwide.com**

Updating your email address: To update this and other personal information please visit [Ohio457.org](#) and login to your account. Additional contact information is available at [Ohio457.org](#)

This email was sent by: Ohio Deferred Compensation, 257 East Town Street, Suite 457, Columbus, OH 43215 USA

Ohio Deferred Compensation and Nationwide work hard to ensure your online safety, security, and privacy. Please take a moment to review our [privacy and security policies](#).

To remove your email address from Ohio Deferred Compensation or all Nationwide email lists, please visit our page to [opt out of future emails](#) and follow instructions on the page.

Email ID: 10856178-EOD02317