



OHIO DEFERRED COMPENSATION

Early Savers News



Time for an Account Check Up?

Since it's the time of year to do your tax returns and think of your financial situation, it is a great time for an account checkup. Call an Account Executive at 877-644-6457 to discuss your account and review your asset allocation.



Ohio DC is Looking Out for Our Participants

Tax Reform is a topic that is all over the news at the moment. At Ohio DC, it's something that we think about on a daily basis, but it might not be something you've spent a lot of time worrying about. The recent tax reform bill that was passed in Congress originally had aspects that could have had major implications for 457 plans like ours, but we worked with Ohio's Congress members and others to address those concerns. Learn more about what we did [here](#).



Ohio's Roth 457 Option

The Ohio legislature passed a law last year to permit Ohio DC to offer a Roth 457 option. A Roth 457 is a type of investment that allows Ohio DC participants to contribute money to their retirement savings on an after-tax basis and pay no taxes on distributions. We plan to offer the Roth 457 option in 2019 and you can learn more about it [here](#).



Financial Fitness: Basis Point

Common units of measure when quoting fixed account yields, interest rates and retirement plan charges and expense. One basis point equals .01%, therefore 100 basis points equals 1%.



Have You Increased Your Retirement Savings Deferrals for 2018?

A lot of people like to use tax season as a reminder to update their retirement savings and Ohio Deferred Compensation offers you smart options when saving for retirement. One of those options is the SMarT Plan, which lets you automatically increase your deferral amount. [Learn more and enroll](#).

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