



## OHIO DEFERRED COMPENSATION

# Early Savers News



### Ohio Deferred Compensation on LinkedIn

Ohio Deferred Compensation recently created a LinkedIn profile! Our LinkedIn feed will be used for education and informational purposes related to Ohio DC and the retirement and financial services industry. Our intent is to engage you, our participants, in a dialog to help provide you with guidance throughout your investment and savings career. Make sure to follow us for the latest information about the industry and tips on maximizing the contributions you make to your retirement nest egg. Don't forget to like or share your favorite posts with your professional network.

[See how.](#)



### Check Out the First Quarter *Focus* Newsletter

The first quarter *Focus* Newsletter from Ohio Deferred Compensation is now available on our website. Get the latest information on the insights our Field Account Executives provide, when our Retirement Planning Specialists will be in your area and a message from our Executive Director.

[Read it here.](#)



### LifePath Portfolios and Hassle-Free Investing

Many people who are new to their career or who have a significant amount of time before they will retire may not take the opportunity to begin saving as early as they can. This happens for a variety of reasons. Some people think they don't need to start to plan for retirement yet because it's so far off in the future. Some people are unfamiliar with the basics of investing and assume they can learn about it later, pushing it off to another time. If you fit these descriptions, Ohio DC provides LifePath Portfolios, which allow you to start investing now, without having to dedicate a significant amount of time or attention to your retirement investments.

The LifePath Portfolios automatically adjusts its asset allocation as the target year approaches by investing more and more conservatively, reducing its investments in stocks, and increasing its investments in bonds and cash. The LifePath Portfolios are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Loss of principal can occur at any time, including before, at, or after the target year. There is no guarantee that LifePath Portfolios will provide enough income for retirement.

[Learn More Here.](#)



### Financial Fitness: Target Date Funds

Mutual funds that include an asset mix (stocks, bonds, cash and cash-like products) that addresses some date in the future, such as a participant's retirement date. A fund based on a participant's expected retirement date is called a time-based, or target-date fund.



### Time for an Account Check Up?

Make sure to have an account checkup yearly. Call an Account Executive at 877-644-6457 to discuss your account and review your asset allocation.

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