



**You're working for
your students' futures —
but are you planning for yours?**

**You may have dreamed about your retirement for years.
Where you'll travel, where you'll live and how you'll invest your time.**

But did you know that your pension might not be enough to guarantee the retirement you want? According to the Ultimate Guide to Retirement,¹ pensions will not produce enough income to fully cover your retirement needs. In fact, many public-sector pension plans face a shortfall — meaning there isn't enough money in the plan to meet the needs of people getting ready to retire.

THE TOTAL SHORTFALL OF AMERICAN
PUBLIC-SECTOR PENSION PLANS IS AROUND

\$4 TRILLION.²

Now is the time to take control of your future

One of the best ways to prepare for your retirement is by saving and investing in your deferred compensation plan. Do your homework now — start planning for your own future. We are here for you with the tools, resources and information to help you make the right decisions.



**Contact me for
more information.
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**OHIO DEFERRED
COMPENSATION**

Plan chart comparison

Use this chart to determine which plan provides the benefits that are right for you.

Questions	457(b) Deferred Compensation Plan	403(b) Tax-Sheltered Annuity Plan
Who is eligible to participate?	Employees of state and local government, including public school employees and University Faculty and Staff.	Employees of educational institutions and certain nonprofit organizations.
Are contributions tax-deferred?	Yes, for federal income taxes.	Yes, for federal income taxes, but not for FICA or FUTA in this calendar year.
What is the maximum I may contribute?	\$18,500 in this calendar year.	\$18,500 in this calendar year.
May I "catch-up" in a later year? ³	Employees age 50 or older can make catch-up contributions of \$6,000 in this calendar year. A special 457(b) catch-up provision is available within 3 years of retirement. These two provisions may not be used in the same year.	if permitted by plan, a special 403(b) catch-up provisions may be available.
May I roll over money from other retirement accounts? ^{3*}	Yes — from a 457(b), 401(k), 403(b), 401(a) or traditional IRA. NOTE: If you reach age 59 ½ and have not separated from service, you can transfer your 403(b) plan assets to your 457(b) plan account.	Contact your plan provider.
May I roll over my retirement account to another type of retirement account, like a 401(k) Plan or an IRA? ^{3*}	Yes — to a Governmental 457(b), 403(b), 401(k), or traditional IRA, upon leaving employment.	Yes — to a Governmental 457(b), 403(b), 401(k), or traditional IRA, upon leaving employment.
When may I withdraw money from my account without penalty?	1. When you separate from service, regardless of age. Withdrawals are taxed as ordinary income. 2. If you qualify for an unforeseeable emergency withdrawal.	Yes — if you continue to work past age 59½ and the plan document allows.
Must I elect my payout date when I leave employment?	No. Not only are your withdrawal options flexible, so is your payout date.	No. Not only are your withdrawal options flexible, so is your payout date.
Are there coordination limits between plans?	No. You can contribute the maximum deferral amount to a Governmental 457(b) plan and the maximum deferral amount to a 403(b) plan (assuming you participate in only one plan of each plan type).	No. You can contribute the maximum deferral amount to a Governmental 457(b) plan and the maximum deferral amount to a 403(b) plan (assuming you participate in only one plan of each plan type).
Are there surrender charges?	No. You are not charged a back-end sales load fee if you leave the Program.	Contact your plan provider.
How can I access my account information?	Account access is available online 24 hours a day, seven days a week.	Contact your plan provider.
Are there representative commissions?	No. We do not pay commissions to representatives on the sales of its products or services.	Contact your plan provider.
What are my investment options?	Ohio DC provides a diversified lineup of well-known investment options.	Contact your plan provider.

¹ Ultimate Guide to Retirement "How should my pension affect my retirement planning?" 2017, http://money.cnn.com/retirement/guide/pensions_pensions.money.com/index12.htm?iid=EL

² Visualizing Change. The Annual Report on the Economic Status of the Profession, 2016-17. https://futureu.education/wp-content/uploads/2017/04/AAUP-STATUS-OF-PROFESSIONFCS_2016-17_nc-1.pdf

³ This is an optional plan provision that must be adopted by the plan. Please check with your plan provider to confirm the availability of this feature.

* You should consider all factors before making a decision to move any retirement assets. Moving retirement assets from one plan to another may have unintended surrender, fee, or tax consequences. Contact your tax or legal advisor regarding your specific situation. Neither Nationwide nor any of its representatives provide tax or legal advice.

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