

Benefits of Enrolling

There's a lot to consider when you think about the life you want in retirement. As a county employee you may find that while your pension, other benefits and outside assets are designed to be sources of income for you in retirement, you may also need to save more on your own. Consider enrolling in your deferred compensation plan for Ohio county employees.

Here are several reasons to start today:

It's automatic and you're in control

You choose the amount you want to save, and contributions are automatically deducted from your paycheck, which makes it easier to plan, save and budget. And you can change, stop or restart your contributions at any time. Your Retirement Plan Advisor can explain more.

It probably costs less than you think

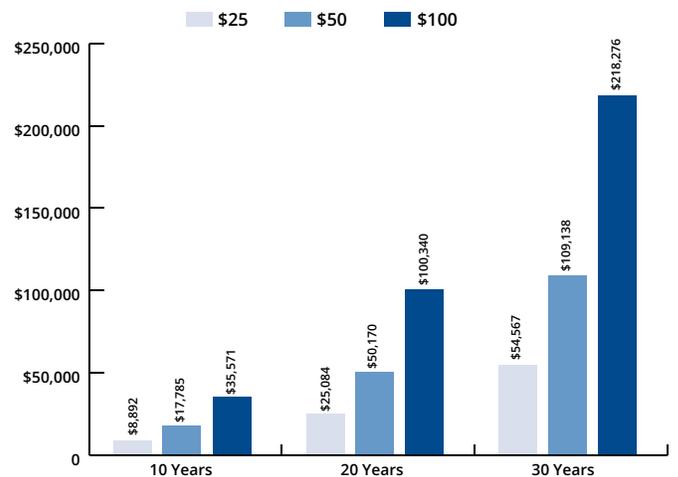
You can start saving with as little as \$10 per paycheck. Since your contributions are deducted from your pay before taxes, whatever amount you decide to save may actually affect your take-home pay less than you think. Your Plan may also offer a Roth after-tax option. Contact your Retirement Plan Advisor to get more information about availability and if Roth could be a good option for you.

	Contributing before tax	Contributing after tax
Monthly gross pay	\$2,000	\$2,000
Minus before-tax contributions to 457 Plan	-\$100	-\$0
Taxable pay	\$1,900	\$2,000
Minus estimated income tax withholding	-\$361	-\$380
Minus after-tax contributions to other savings	-\$0	-\$100
Spendable pay	\$1,539	\$1,520
Before-tax advantage	\$19	\$0

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration assumes 15% federal income tax withholding and 4% state and local income tax withholding. It doesn't account for Ohio PERS, Medicare or other taxes.

Starting early makes a difference

Waiting could impact how much you'll have for retirement. Starting early and making a small change in the amount you contribute could make more of a difference at retirement. If you're age 50 or older, you may also be able to take advantage of catch-up options.



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration does not reflect a particular investment and is not a guarantee of future results. Examples assume 10, 20 and 30 years of contributions at \$25, \$50 and \$100 a paycheck, with contributions made 26 times per year. Both assume a 6% rate of return, compounded biweekly, that is reinvested. Rates of return may vary. The illustration does not reflect associated fees, which could change the outcomes provided.

Stay as long as you like

Even after you retire or separate from service, you can keep your account right where it is so you have access to all the OCERP resources, including continued consultations with your OCERP dedicated Retirement Plan Advisor.

Lower expenses

When you participate in the Plan, you may have the potential for lower investment management expenses. Lower fees mean more of your contributions can work for you.

Information at your fingertips

Download the mobile app to access the same information available on your Plan website from your smartphone or tablet. Simply search for Empower to access and



download the free iPhone® Empower app in the App Store® or the Android™ Empower app on Google Play™.

Financial education and planning tools

Take advantage of convenient resources and Plan educational materials at **OCERP457.com**.

Investment assistance

OCERP provides a variety of investment choices so you can build the right mix for your future. You can also enroll in My Total Retirement™ offered by Empower Advisory Group, LLC, a registered investment adviser. My Total Retirement is an automated managed accounts option (available for an additional fee) if you'd like someone to choose your investments for you.

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

Local people to help you plan

OCERP Retirement Plan Advisors are located across the state and are ready to help you plan for your future. They can meet with you individually and also host virtual educational group meetings throughout the year. If you aren't sure who your Retirement Plan Advisor is, you can locate them on the **territory map** on the OCERP website.

A partner for your future

OCERP has carefully selected investment options and a service provider, Empower, to work directly with you.

Start saving for your future today! You can easily enroll online at **OCERP457.com**.

- Prior to enrolling, contact your local Retirement Plan Advisor to obtain a Plan Enrollment Code, which is a specific code you need to enroll online.
- Once you have the code, visit **OCERP457.com** and click on the **REGISTER** button.
- Select the tab titled *I have a plan enrollment code* and follow the prompts on the website.

For more information, visit **OCERP457.com** or call **800-284-0444** today!

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser, Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Online Advice and My Total Retirement are part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser.

Investing involves risk, including possible loss of principal.

iPhone, iPad, Apple, Apple Watch and App Store are trademarks of Apple Inc. Android, Google Play and the Google Play logo are trademarks of Google LLC.

"EMPOWER" and all associated logos, and product names are trademarks of Empower Annuity Insurance Company of America.

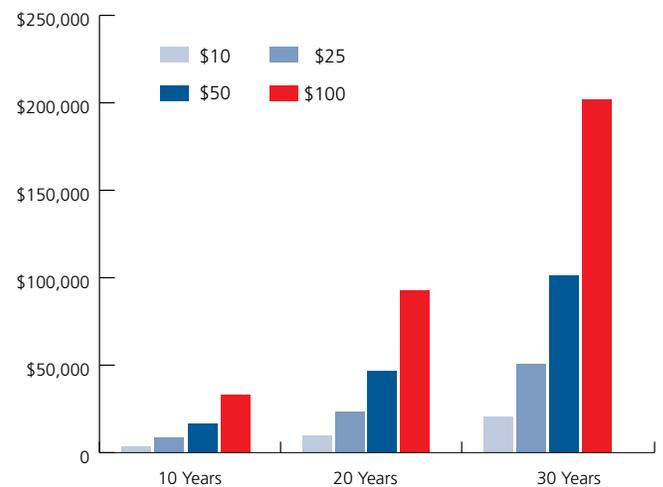
©2022 Empower Retirement, LLC. All rights reserved. 340001-01-FLY-WF-1337800-0722(1904485) RO1831068-1121

Help Boost Your Retirement Savings

In retirement, maintaining your current lifestyle and being able to enjoy the extra time you'll have are important reasons to invest in your retirement savings today. Pension income may provide some of the funds for that lifestyle, but contributing as much as you can now to the OCERP Deferred Compensation Plan may help provide what you need to spend your retirement doing the things you love to do.

- Contributions are deducted from your paycheck and invested in your retirement savings account automatically.
- Taxes are deferred on pretax contributions to your Plan and on any potential earnings on those contributions until distribution, which is usually at retirement.
- Your Plan offers a wide range of diversified investment choices.
- You can keep your money in the Plan even if you change jobs or retire.
- Depending on your county, you may have the option to contribute to a Roth account on an after-tax basis. Contact your human resources office or your local OCERP Retirement Plan Advisor to confirm availability.

Increasing your contributions by just a few dollars per paycheck can make a difference in your accumulations over time. Take a look at the chart to see how different increments may change your retirement savings.



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes a 6% annual rate of return and reinvestment of earnings with no withdrawals. Rates of return may vary. The illustration does not reflect any associated charges, expenses or fees. The tax-deferred accumulation shown would be reduced if these fees were deducted.

Call **800-284-0444** to speak to a Retirement Plan Advisor or visit **OCERP457.com**.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Investing involves risk, including possible loss of principal.

©2022 Empower Retirement, LLC. All rights reserved. 340001-01-FLY-WF-302935-0722(1904346) RO1918191-1121

Participant information

Yes! I would like to enroll in the Ohio County Employees Retirement Plan and voluntarily contribute:

Contribution options: \$10*, \$25, \$50, \$100, or Other per pay period of my eligible compensation on a before-tax basis.

Contribution options: \$10*, \$25, \$50, \$100, or Other per pay period of my eligible compensation to a Roth account on an after-tax basis.**

*Plan minimum. NOTE: Maximum 2022 annual contribution is \$20,500 or 100% of compensation, whichever is less, and applies to both before-tax and after-tax (Roth) contributions.

**NOTE: Check with your OCERP Retirement Plan Advisor to confirm that the Roth option is available in your county before filling out this section. If you fill out this section and your county does not offer the Roth option, your request will not be processed.

Last name First name MI

Address: number & street

City State ZIP code Phone number

Email address Date of birth

Gender: Female Male Marital status: Married Unmarried Social Security number

Employment information

Work phone Work county

Do you have a retirement savings account with a previous employer or an IRA? Yes No

Would you like help consolidating your other retirement accounts into your account with OCERP?* Yes No

Your OCERP Deferred Compensation Plan contributions will default into the OCERP Stable Value Fund; you may wish to consider selecting investment options that are more appropriate for you.**

Would you like a OCERP Retirement Plan Advisor to contact you to discuss investment options? Yes No

Phone number The best time to call is a.m./p.m. to a.m./p.m. (circle one). Advisors are available 8 a.m. to 4 p.m. Eastern time.

*Rollovers are subject to your Plan's provisions. Consider all your options and their features and fees before moving money between accounts.

**Funds rolled into a governmental 457 plan from another type of plan or account may still be subject to the 10% early withdrawal penalty if taken before age 59½.

Investment option: I understand this form is my election to enroll in the Plan. By signing this form, I give permission for my contributions to be allocated to the Plan's default investment fund, OCERP Stable Value Fund, without additional action by me.

I understand funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I understand I have the right to direct the investment of my account, and I can change my investment allocation from the Plan's default fund at any time by logging on to my account at OCERP457.com or by calling the voice response system at 800-284-0444.

My account: I understand it is my obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors I communicate within 90 calendar days from the last calendar quarter.

Beneficiary designation: I understand that I must choose a beneficiary of my account with this Plan by filing a separate beneficiary designation form with the service provider.

Required signature: By signing this form, I acknowledge that I have previously received detailed information about this Plan from my employer and understand that my participation in the Plan must be in compliance with the Plan Document and/or the Internal Revenue Code. I understand the service provider is required to comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury (OFAC).

X Participant signature

Date

OFFICE USE ONLY

Payroll division name Payroll division number

Meet your dedicated and local representative for your Ohio County Employees Retirement Plan (OCERP)



Your Retirement Plan Advisor is available to provide you one-on-one counseling with personalized account services at no cost to you, such as:

- Enrollment
- Contributions
- Retirement readiness
- Investment choices
- Account review
- Comparison of retirement plans
- Rollovers — Consider all your options and their features and fees before moving money between accounts.

Your local Retirement Plan Advisor is a salaried professional with one goal: to help prepare you for retirement.

Meeting your retirement goals can start with your local Retirement Plan Advisor! To set up a one-on-one appointment or to find out about upcoming retirement planning seminars, contact Jay at **614-560-3941** or https://jarbuckle_webexmeeting.empowermytime.com/#/.

Jay Arbuckle, CRPC®

Retirement Plan Advisor

john.arbuckle@empower.com

Mobile: 614-560-3941



**OHIO COUNTY
EMPLOYEES
RETIREMENT PLAN**

For the future you imagine

» 800-284-0444 | www.ccao457.com

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

“EMPOWER” and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America.

©2022 Empower Retirement, LLC. All rights reserved. 98330-01-FLY-WF-1899723-0822 RO2338768-0822