



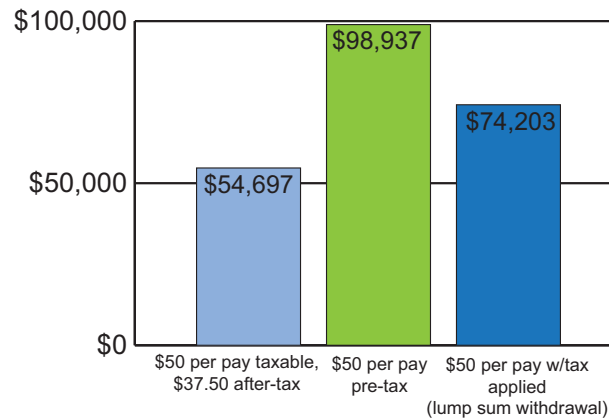
Why Should You **SAVE NOW?** Because ... It's easy! And it's smart!

- Now's the time to start, and you're not alone!
- Many Americans are not saving for retirement. The personal savings rate was only 5.7% in April 2009. America's highest personal savings rate was 14.6% in May 1975 (Source: U.S. Department of Commerce, Bureau of Economic Analysis, June 2009).
- 25% of homeowners surveyed said they have no savings at all (Source: Wells Fargo, March 2009).
- About 77% of people surveyed said they were "concerned" or "very concerned" about the impact of the recession on their personal finances (Source: Consumer Federation of America, March 2009).
- 52% of working Americans doubt they will have enough money to live comfortably when they retire (Source: Gallup Poll, June 2009).
- Most low-income households don't have adequate savings on hand for unexpected expenses, such as funerals or car repairs (Source: Urban Institute, July 2008).
- 72% of workers are planning to supplement their retirement income with another job (Source: Employee Benefit Research Institute, June 2009).

Why is the Ohio Deferred Compensation Plan a smart way to invest?

If you contribute this dollar amount	It reduces your net pay by only	But you get the earning power of...
\$29	\$22	\$29
\$73	\$55	\$73
\$117	\$88	\$117
\$219	\$164	\$219

Power your potential for growth



This 25-year example assumes biweekly investments of \$50 to an after-tax investment plan and \$50 pre-tax to a deferred compensation plan, using a hypothetical 8% rate of return with reinvestment of income, and an applicable tax rate of 25%. The tax-deferred total does not reflect any costs that may be incurred under a particular investment. If expenses were taken into account, they would reduce the performance shown. State income taxes are not reflected. This information is hypothetical and is not intended to predict or project the investment results of any specific investment. Investment return is not guaranteed and will vary depending on your investments and market experience. Return will vary, particularly for long-term investors.

How Can You **SAVE NOW?**

Start Now! Try these money-saving ideas:



Make your savings automatic. Have money automatically withheld from your paycheck.



Play it **SMART**. Start your automatic savings at a small, comfortable amount. Then have it automatically increase over time, such as when you get a raise.



If you spend \$5 a day on lunch, that's about \$1,300 per year! If you pack and it costs about \$2.50 per day, then you just saved \$650! Pack with reusable lunch packs and plastic containers, rather than disposable bags. It's a great way to save more and help the environment.



Save loose change over a period of time—say 6-9 months. Once you have a nice pile, cash the change in and add it to your savings account.



Buy store-brand, rather than name-brand products at the grocery store. And stick to your grocery list—no straying!



Buy generic prescription drugs whenever possible. You could save hundreds of dollars per year!



Give up those premium channels on your cable service. You can save hundreds of dollars per year by finding free entertainment in your community.



Try out the financial calculators at these three websites:
www.americasaves.org
www.planningtips.com/cgi-bin/savings.pl
moneycentral.msn.com/retire/planner



Additional Resources

AFSCME

investoreducation.afscme.org

Employee Benefit Research Institute

www.choosetosave.org

Purpose Statement

The Ohio Retirement & Savings Awareness Initiative is a collaborative effort promoting personal finance education and personal savings. The partnership ultimately seeks long-term benefits for members of the state's retirement systems and Ohioans by focusing on their overall financial health and encouraging them to **PLAN** for retirement. Members include:

Ohio Deferred Compensation

www.ohio457.org

School Employees Retirement System of Ohio

www.ohsers.org

Ohio Public Employees Retirement System

www.opers.org

State Teachers Retirement System of Ohio

www.strsoh.org

Ohio Highway Patrol Retirement System

www.ohprs.org

Ohio Police & Fire Pension Fund

www.op-f.org

Ohio Tuition Trust Authority

www.collegeadvantage.com

Ohio Department of Commerce

www.com.ohio.gov/secu/

Ohio Attorney General

www.OhioAttorneyGeneral.gov

Ohio Treasurer of State

www.ohiotreasurer.org

Ohio Department of Administrative Services

www.das.ohio.gov



Solve the Savings Puzzle with a PLAN



Prepare ... for retirement. Look at your personal finances and set your goals. **PLAN** your strategy. Your preparations will pay off!



Learn ... as much as you can. Find the best strategy to reach your retirement goals. Talk to financial advisors, attend seminars, and put that information into your **PLAN**.



Act ... on your **PLAN** based on what you **Learn**. Start saving **Now**.



Now ... start! Take your **PLAN** and Act **Now**.