

OPERS-provided benefits are a framework for financial security

Are you on the right path to *grow* your secure retirement?

Pension benefit

You've worked hard for your retirement benefit and OPERS works to ensure your pension is secure. Financial experts recommend employees also have a personal savings plan.

Start early; know about and access OPERS- provided retirement tools

- Review your *OPERS Annual Statement*, available online or by mail, for accuracy.
- Sign up for and use your OPERS online account for 24/7 access, to run estimates, or update beneficiaries.
- Sign up for the right educational seminar at the right time.
- Consider contacting a professional financial planner or tax advisor.

Help us provide the best possible service by starting your retirement process at your convenience online. (Visit www.opers.org to find a list of necessary documents you will need to start the retirement process.)

Check the OPERS website, www.opers.org, for:

- Information on your benefits, and
- Educational opportunities.

Here's what you can do to
make sure your financial
framework supports a thriving
lifestyle in retirement.

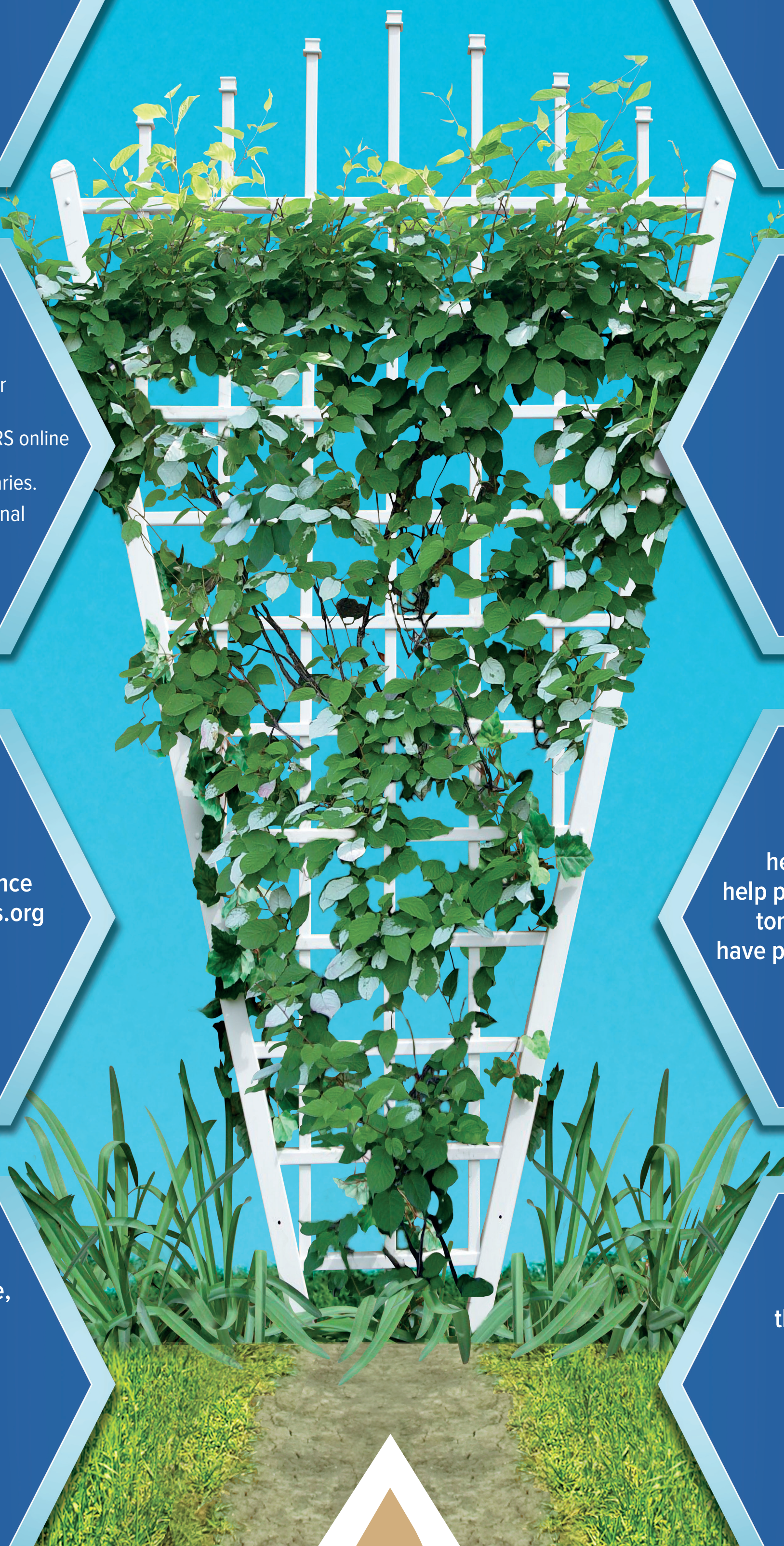
Health care considerations

Access to health care is important in establishing a secure retirement. OPERS is working to contain costs so health care can continue to be offered; health care is not guaranteed.

Healthy employees are
more likely to become
healthy retirees.

Adopting or maintaining
healthy lifestyles today will
help preserve your good health
tomorrow. Healthy lifestyles
have proven to prevent or delay
many chronic conditions.

Good health costs less
than poor health. The cost
to prevent the onset of
chronic conditions such
as diabetes is much less
than the cost to treat
the disease.



Pension benefits provide an important framework for financial security; know how to access your benefit.

Access to health care is important; OPERS works to continue that access—employees must work to adopt healthy lifestyles now.

Continue on the path to a secure retirement

Questions, comments, concerns? Need more information? The OPERS website has a number of helpful tools to answer your questions: online calculator, seminar information, how to start the retirement process and access to your online account. See what's available by visiting www.opers.org.

Contact OPERS Member Services Center 1-800-222-7377